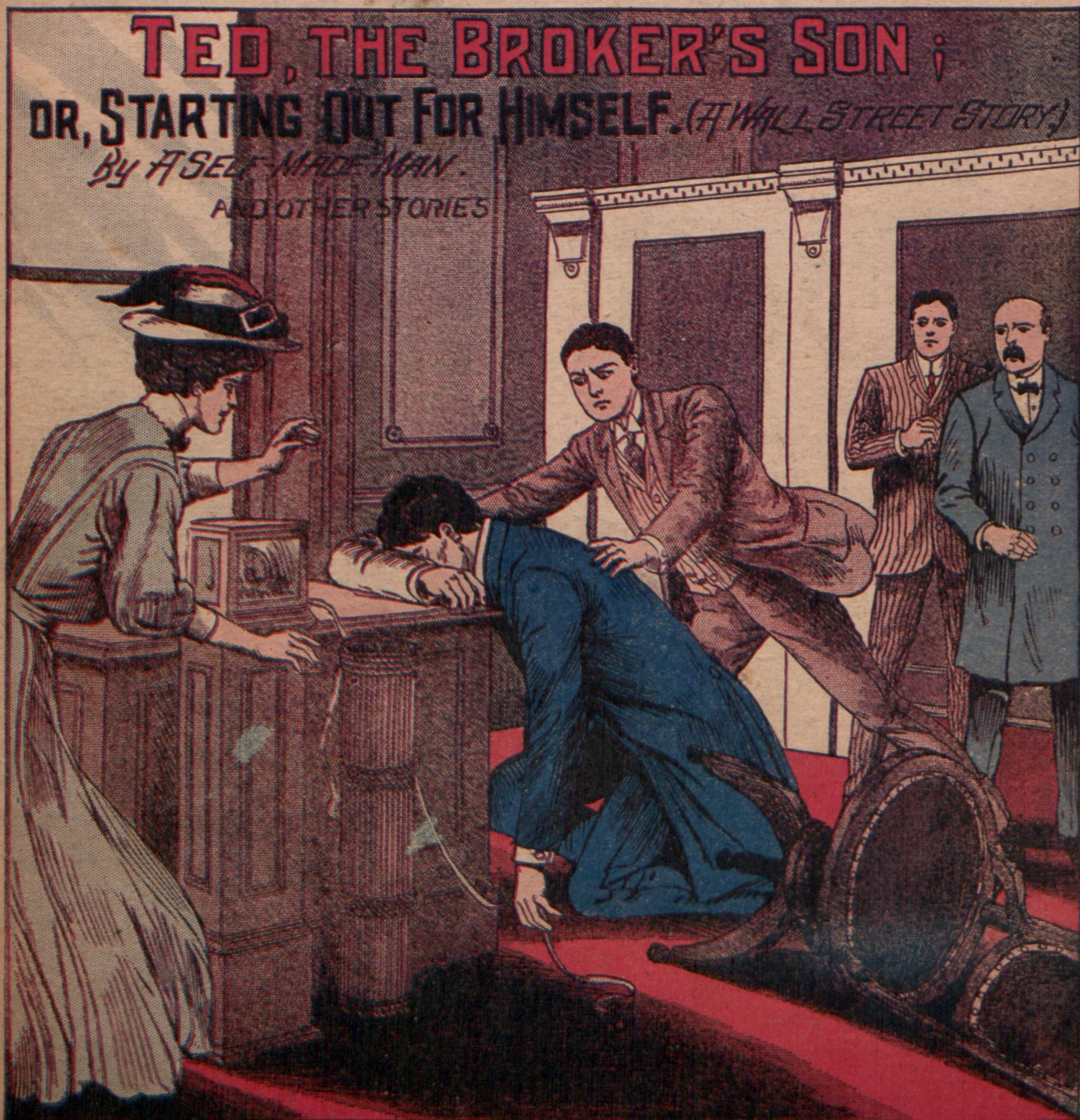


# FAME AND FORTUNE WEEKLY.

## STORIES OF BOYS THAT MAKE MONEY.

### TED, THE BROKER'S SON ; OR, STARTING OUT FOR HIMSELF. (A WALL STREET STORY)

By A SELF-MADE MAN.  
AND OTHER STORIES



"Great Scott, Ted!" gasped Will, springing forward in some consternation. "What's the matter?" Bessie uttered a smothered scream and hastened to the young trader's side. Brokers Nickelman and Bowditch paused near the door with a satisfied expression on their faces.







# FAME AND FORTUNE WEEKLY

## STORIES OF BOYS WHO MAKE MONEY

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# TED, THE BROKER'S SON

—OR—

## STARTING OUT FOR HIMSELF

By A SELF-MADE MAN.

### CHAPTER I.

#### THE SEALED CROCK.

"I call this a swindle," growled Ted Morris, as he drew up his fishing-line and looked at the empty hooks in disgust. "The idea of people advertising good fishing at this place! Good fiddlesticks! We've come to this creek every day since we've been here, and what have we caught?"

"Nothing worth mentioning," replied Will Underwood, his chum, gloomily.

"That's it, and fishing is our favorite pastime. I'd rather fish than eat."

"You don't mean that, Ted," grinned Will.

"Well, I'd rather fish than put in my spare time any other way."

"So would I."

"When we began to figure on where we'd put in our two weeks' vacation, this place struck our fancy because the advertisement read, 'Good fishing in near-by creek.' So we made arrangements to come. Well, we've been here ten days, and we've worked this creek for all it's worth. The fish we've caught in that time wouldn't make a square meal for a cat. I say it's a swindle. We've been decoyed here under false pretenses."

"I agree with you."

"We've been here over an hour this afternoon, which is cloudy, and just right for fish to snap at bait, and we haven't had a—— Hello! I guess I've got a bite at last!"

Ted yanked up his line, and wriggling on the last hook was a silvery specimen of the finny tribe about three inches long.

"Now what do you think of that for a fish?" continued Ted sarcastically. "Wouldn't it make a horse laugh?"

"Lasso it, quick, before it gets away from you," laughed Will.

Ted removed the fish and dropped it into a shallow basin in the rocky bank, which held about a gallon of water.

"One needs a spyglass to see that piscatorial individual," said Ted, rebaiting the hooks and dropping them into the creek again. "I'll bet you a nickel that is all we catch to-day."

"I'll take you."

"Then hand over the nickel."

"I will when I lose the bet."

"You've as good as lost it. Neither of us will get another bite."

"Oh, I don't know. There's a fish coming my way now."

"What makes you think there is?"

"I feel it in my bones."

"Ho! You make me——"

At that moment Will pulled up his line with a five-inch denizen of the creek attached to one of the hooks.

"What did I tell you?" he said triumphantly. "Come up with your nickel. You've lost your bet."

"That must be the grandfather of the one I caught," said Ted, tossing a five-cent piece to his friend.

"That's two fish inside of five minutes. Who says there isn't good fishing in this creek?" chuckled Will.

"Inside of an hour and thirty minutes, you mean," grunted Ted. "Bet you another nickel that's the last. He looks like the oldest inhabitant."

"I'll take your bet. I'm going to win my carfare back to the city."

"You think you are; but you've got another think coming."

"Fish or no fish, I'll be sorry to get down to business again. Carrying messages in Wall Street is no sinecure."

"Bet your life it isn't, especially in hot weather."

"You've been three years at it now, in your father's office. When is he going to promote you?"

"Ask me something easier. There isn't any vacancy in the counting-room. The clerks we have stick to their jobs as closely as though they were glued to their desks."

"Your father could make a place for you, couldn't he?"

"He could do a whole lot of things, I guess. The fact of the matter is he's been sore on me ever since he took me into his office."

"Why?"

"'Cause I wouldn't go to the Drake Academy and study for college."

"You preferred being a Wall Street messenger?"

"That's what I did."

"I always told you that you were a chump for not doing as your father wanted you to do."

"What you always told me doesn't worry me any. I've picked up more real ideas in the financial district than I would have accumulated at college. I don't care for the classics, and all that. I believe in becoming a practical business man. I would have had to put in three years at the academy and four more at college. That would be seven years. Seven years in Wall Street will put more money in my pocket."

"I've been nearly three years in the Street myself, running shoe leather off for Barnaby & Co., and all I'm getting now is eight cases a week."

"With prospects," grinned Ted.

"Yes; prospects of running errands two years more."

"Then you'll be promoted to a junior clerkship, work your way up to cashier, and——"

"Stay cashier for the rest of my life."

"Don't you intend to branch out as a broker some day?"

"On what?"

"Your knowledge of the business and the money you will have saved."

"I'll never be able to save enough to get into the brokerage business. A seat in the Exchange costs nearly \$100,000 these days."

"You can become a Curb broker on much less than that."



"I suppose you'll succeed to your father's business. You're an only son."

"I'm not looking so far ahead. I expect to be in business for myself long before my old man hops the twig."

"Yes you do!" replied Will incredulously.

"I do," answered Ted in a resolute tone.

"When is it going to come off?" grinned his friend.

"As soon as I get capital enough."

"How much capital do you think you'll need, and how much have you hoarded up toward it so far?"

"I haven't fixed any limit. I've got \$600 now. You remember I made something over \$400 on that deal in B. & O. some time ago."

"You'll want two more naughts on your \$600 before you can do much. Then you'll have your father to reckon with. He won't let you go into business on your own hook."

"How do you know that he won't?"

"I shouldn't imagine he would."

"Well, don't let your imagination run away with you. There! You've got another bite."

Will Underwood pulled in his line with his second fish.

"Here's your nickel," said Ted, tossing it to him. "There seems to be nothing doing in my direction. I think I'll go to sleep. Wake me up when you see my floater bob under."

"What are you going to sleep for? You put in nine hours last night."

"I'm going to sleep because this kind of piscatorial exercise makes me tired."

"S'pose we quit and take a swim? We brought our bathing-suits."

"Good scheme," replied Ted, starting to pull in his line.

Something held it to the bottom, and it came slowly, as though there was a heavy weight attached to it.

"What's the matter with your line?" asked Will.

"It's caught on something at the bottom."

"Maybe you've hooked a whale," grinned Will.

"It feels as if I'd hooked a ton of coal. There! I can't make it budge another inch. No use breaking the line. I'll let it stay till I go in myself."

The boys speedily undressed and got into their bathing-togs; then they plunged into the creek.

Ted did not at once bother about his line.

There was no hurry, he argued.

After sporting around in the creek for a quarter of an hour, Ted dived down to see what it was that held his hooks to the bottom.

He found that the line had wound itself around the neck of an old-fashioned sealed-up crock.

He grabbed hold of the crock and found it uncommonly heavy.

Rising with it in his hands, he threw it on to the bank.

"What have you got there?" asked Will, eyeing the crock curiously.

"A pirate's treasure, I guess," chuckled Ted.

"You handled it as if it was heavy."

"Bet your life it's heavy. Must be something weighty in it."

"It's sealed up as carefully as though there was something of value in it."

"I'm afraid it's some fake. Some practical joker may have filled it with bits of iron, sealed it up in that careful way, and tossed it into the creek, figuring that in the course of time some person, fishing or bathing here, would find it and take it away with him, thinking he had got hold of a prize package. Then, when the finder opened it, he'd find it loaded with trash, to his great disappointment."

"With a card on top, saying, 'Did you ever get fooled in your life?'" grinned Will. "Are you going to open it?"

"Sure; but I'll open it right here. You don't think I'm going to carry such a weight any distance, unless I find it worth while?" said Ted.

The boys finished their bathing, put on their clothes, and then turned their attention to the crock.

"It looks as if it's been in the water a long time," said Will.

"It does that. I never saw a crock like that before. It looks old-fashioned."

"The mouth is covered with some kind of animal's skin."

"And it's tied around the neck with a species of gut that's as hard as iron."

"Looks as if it was meant to stay tied. Gee! I believe there's something really valuable in it, or the person wouldn't have taken so much trouble to seal it up."

The longer the boys looked at it the less they were inclined to regard it as a practical joke.

Ted took out his knife and hacked at the gut strings, but the blade made as little impression on them as though they were pieces of steel.

Then, after a great deal of trouble, he made an incision in the soggy skin cover, but he couldn't enlarge the hole sufficiently to get a glimpse of what was inside.

"Stand it in the sun and let it dry out," suggested Will.

Ted thought that a good ideal, and did so.

He wound up his line, and they sat under a shade tree, talking, for an hour.

Then they examined the skin cover of the crock again.

It had dried some and had shrunk taut.

Ted attacked it with his knife again, and after considerable exertion cut a hole an inch long.

He jabbed his knife-blade through, and it struck something hard.

They were still at sea as regarded its contents.

Finally, Ted got a piece of wood, sharpened one end of it, stuck it into the hole, and then drove it in with a stone.

That caused the skin to split open another inch.

Prying up one side of the skin, Ted drove the stick in a horizontal direction.

That forced the lips of the cut apart and tore the skin a little more.

Ted then threw the crock on its side, whereupon, to their great astonishment, out dropped a couple of ten-dollar gold pieces.

## CHAPTER II.

### WHAT THE SEALED CROCK CONTAINED.

Ted picked up the coins and looked at them.

They looked new and bright, for until the boy made the hole in the skin cover the crock had been air-tight.

As new as they looked, they were not of recent coinage.

Indeed, the two Ted held in the palm of his hand were all of fifty years old.

"Gee!" ejaculated Will, in wonder. "That crock is full of gold coin."

Ted was too surprised to speak for some moments.

"My gracious!" he cried at length. "This beats all the fish I ever caught. A crock of gold is a prize worth hooking. I wonder who dropped this into the creek, and why? Was he afraid to bank it, or what?"

He examined the coins, and noticed their old dates.

"Why, these are old as the hills! One is dated 1849 and the other 1851. Looks as if that crock has been a long time in the creek," said Ted.

"In that case the owner is not likely to turn up to claim his property," replied Will, with a longing glance at the crock.

"We'll carry this to the house and finish the examination of it there," said Ted.

"If that's full of ten-dollar gold pieces, how much do you think there is there all together?"

"Judging by its weight, I should say between \$15,000 and \$20,000."

"I suppose I'm not in it?" said Will wistfully.

"Oh, I'll give you some. How would ten per cent. suit you?"

"That would suit me first class," replied Will, brightening up.

"Then you must help me carry it to the house."

"Sure I will!"

Between them they carried the crock to the country boarding-house they were stopping at, and got it to their room without attracting any particular notice.

Then they devoted their attention to cutting the skin cover away sufficiently to dump the contents out on their table, taking the precaution to lock their door first.

A glittering pile of ten and twenty dollar gold pieces made their eyes sparkle.

Shoving the crock into a corner, Ted counted the treasure trove.

The sum total amounted to nearly \$23,000.

"Your share will be \$2,300, Will. I'll count it out now."

He did so, and shoved the sum over to his friend.

"Your two weeks' vacation will pan you out nearly six years' salary as a messenger," said Ted. "As for me, this will be enough to set me up in business for myself."

"Do you really mean to cut loose from your father?"

"Sure as you live."

"What do you suppose he'll say to that?"



"I can tell you better after I've heard his sentiments on the subject."

"Bet you a dollar he won't have it."

"Don't get reckless because you've come into a little money. You might lose your dollar."

"How are you going to get all that gold you have there to the city? It's too heavy for you to carry in your suit case."

"I'll box it, and ship it by express, insuring it for its full value."

"The express agent here will think you're crazy."

"I'm not responsible for what he may think."

"Going to send it to your home?"

"No. To the old man's office. Then I shall take it to the sub-Treasury and turn it into bills."

Ted carried his programme out, but did not ship the box of gold until the day before they took their departure for the city themselves.

On Monday morning the box was duly delivered at George Morris' office on Broad Street, and before three o'clock that day Ted had exchanged the coin for new bills to the value of \$20,500.

He hired a box in a Wall Street safe deposit vault, and put into it his entire capital of \$21,000.

His mother and big sister were still away for the season at Atlantic City, and his father spent a good deal of his time down there, too, so that Ted had the house on Lexington Avenue to himself and the servants.

Business was light in the financial district, and Ted took advantage of the fact to look around among the Wall Street office buildings for a suitable office for himself, without consulting his father's inclinations on the subject.

He had made up his mind to run no more messages for his father when the summer season was over, and he didn't care if the old man did make a kick.

He had great confidence in his own ability to get along in the world, and was determined to show his father that he could do so.

He was a pleasant, good-looking, nice-mannered boy, whom everybody who knew him liked; and having a rich father, to boot, he was much courted in the younger circle of the society his parents and sister moved in.

The brokers to whom he had been carrying messages for three years liked him, too, and they patronized him to a certain extent because he was George Morris' son, and George Morris was more or less popular in Wall Street.

It was understood, in a general way, that Ted would succeed his father in the course of time, and therefore the boy was regarded as an embryo broker, learning the ropes.

About the middle of September Mrs. and Miss Morris returned from the seashore with their dozen trunks, and the Lexington Avenue house resumed its wonted aspect once more.

A few days afterward Ted walked into his father's office and told him that he was going to leave the office.

"What new freak have you got in your head?" asked Broker Morris sarcastically.

"I'm going into business for myself," replied the boy.

"Indeed! What business?"

"I'm going to hang my shingle out as a broker."

"As a what?" ejaculated Morris pere.

"Broker."

Mr. Morris whistled.

"Upon my word, young man, you seem to be pretty well supplied with nerve. Perhaps I ought to call it gall. You seem to be making your arrangements without reference whatever to my feelings on the subject. Didn't it strike you that I might enter an objection to such a Quixotic idea?"

"Yes, sir; I thought there was some chance of it."

"And what did you propose to do if I did object?"

"Go ahead."

"You are certainly frankness itself. As your natural guardian, don't you realize that I could stop you from undertaking such a ridiculous project?"

"Yes, sir; but you won't," replied Ted coolly.

"Are you gifted with second sight, that you feel so certain on that point?"

"No, sir; but I know you'll give me the chance to show what I'm made of."

"Where are you going to get the capital to start with? Expect me to furnish it? If you do, you're——"

"No, sir. I've got all the capital I need to begin with."

"Oh, you have! May I ask how much you have?"

"That is one of my business secrets, sir."

"Indeed," replied the broker sarcastically. "I suppose you expect to hire desk room in some cheap office?"

"No, sir. I am thinking of hiring an office on the sixth floor of the Wyandotte Building on Wall Street."

"Have you got hold of some moneyed young chap who is willing to finance your harebrained scheme?"

"No, sir. I am going it alone."

"And you expect to be able to pay the rent charged for an office in the Wyandotte, do you? Well, you are the limit!"

"I don't expect anybody to put up a cent for me. I shall pay my own way."

"One would think you had robbed a bank, to hear you talk. So you want the chance to show what you can do as a broker? All right. I'll give you the opportunity. Experience is the only teacher that can put sense into some people's heads. I'll let you have your own way sooner than argue the matter, for I can see that words would have but little effect on you. Go, young man, hang out your shingle, as you call it, and learn your little lesson. When you've got your fill of experience I'll talk business with you, and you'll then be willing to admit that there are a few things in this world that your father knows better than you."

Thus speaking, Broker Morris turned to his desk and waved his son out of his private room.

### CHAPTER III.

#### STARTING OUT FOR HIMSELF.

Ted left his father's presence with a feeling of relief.

He had expected a much more strenuous interview, with a different ending to it, and was pleasantly disappointed.

He had received permission to go ahead and make a fool of himself.

"I'll go ahead, bet your life, but I'm not going to make a fool of myself, as the old man evidently expects me to. I'll show him that he doesn't know it all, as he thinks he does. He doesn't think that I have more than a few hundred dollars capital, and figures I will soon find my business aspirations on the slump. Then he looks to see me eat humble pie, and be willing to knuckle down to anything he proposes. Well, I'm thinking he's going to get left on his calculations. I may be only a boy, but I believe I've got the grit and perseverance to make my way ahead, same as he did when he started out for himself. Now he's at the top of the heap, and I mean to get there, too. It would give me a whole lot of satisfaction to surprise him, and a few other persons I know of, as well. It would gall me in after life if people had it in their power to say that Ted Morris succeeded because he stepped into his rich father's shoes. They won't be able to say that if I can help it, and I fancy I can."

Ten days from the time Ted had his interview with his father a sign painter was lettering the door of an office on the sixth floor of the Wyandotte Building.

The words he was putting on the frosted glass were: "Ted Morris. Stocks and Bonds. Mining Shares Bought and Sold on Commission."

Ted had already furnished the room with everything he considered necessary for carrying on the business into which he had embarked, and while the painter was at work he was seated at his desk studying the previous day's market report.

Two brokers, one of whom had his office on that floor, came along and stopped to see who the new tenant was.

"Ted Morris!" ejaculated one. "That can't be George Morris' son, for he's only a messenger boy for his old man. Must be a namesake. I must drop in and make his acquaintance, on some old excuse, by and by."

Then the traders, whose names were Nickleman and Bowditch, moved on to the elevator.

The former dropped in to see George Morris later on, and he noticed that the broker had a new messenger.

After he had finished the business that brought him there he remarked:

"I see you've got a new office boy. Have you promoted your son to your counting-room?"

"No."

"I thought you intended to teach him the business."

"He's taken that job on his own shoulders."

"I don't quite understand you," replied Nickelman.

"He left me to open up for himself."

"Open up for himself!"

"Yes. He thinks what he doesn't know about the brokerage business isn't worth mentioning, so I decided that the best course I could adopt with him was to let him find his own level. When he reaches bed-rock, which won't be long,



he'll be back here running messages again. I took the new boy on only temporarily."

"Bowditch and I saw a painter lettering a door on the sixth floor of the Wyandotte Building, a while ago, with the name Ted Morris. I suppose that is his office."

"I presume so. He told me he expected to rent an office in that building."

"Of course you are backing him in this venture of his?"

"Of course I am not," replied George Morris, in a tone that seemed to leave no doubt that he meant what he said.

"Then he has money of his own?"

"If he has I am not officially aware of the fact."

"But he couldn't rent an office in the Wyandotte Building and set up for himself unless he had some backing."

"Well, I haven't any idea who's backing him. You don't suppose I'd give him the funds to embark in any such ridiculous enterprise, do you?"

"Maybe some broker is putting up the money, with the idea of using him as a catspaw to catch certain traders on a deal," suggested Nickelman.

George Morris shrugged his shoulders, as though the matter didn't trouble him greatly.

At that moment the new office boy announced the name of another trader who wished to see Morris on important business, so Nickelman took his leave.

The fact that Ted Morris had gone into business on his own account was such a rich joke, in Nickelman's eyes, that he spread the news wherever he went that day.

Most of his hearers received the information with some incredulity, and were only convinced when Nickelman assured them that it was a fact, vouched for by George Morris himself.

"What business does he expect to do?" asked one trader, after Nickelman told him the news of Ted's change of base.

"I give it up. I'm thinking that the whole thing is a trap, and that the boy is the bait."

"A trap, eh? And who do you suppose is behind it?"

"I couldn't tell you. Might be George Morris himself."

"Do you think the old man is back of that boy?"

"Judging by his talk, he isn't; but the fact of that boy being out for himself looks suspicious to me. I never took young Morris for a boy who was likely to go off half cocked. He always struck me as a sensible young fellow. Well, for that reason it doesn't seem reasonable to suppose that he has deliberately embarked in the brokerage business expecting to make anything out of it. Therefore, I say this apparently ridiculous move has all the ear-marks of a deep design on somebody's part, presumably his father, to work some game on the Street."

"I think you're right," admitted the other, stroking his imperial thoughtfully.

So the impression gradually got about among the brokers that Ted Morris was merely put forward as a new trader to cover the manipulations of his father.

George Morris soon heard this rumor, and he hastened to deny any connection whatever with his son.

"It is simply a harebrained freak of the boy's," he protested. "When I saw that I couldn't talk him out of it I let him go ahead. He won't last very long, for he hasn't got any capital to lose, that I know of, and I ought to know, for I'm his father."

The brokers, however, were not convinced by George Morris' explanations.

They pretended to accept it as the truth, but were determined to keep their eyes on the boy to see what move he would make in the market.

Several of them, who knew Ted well, called on him to see if they could pump him in an offhand way.

Nickelman and Bowditch headed the visiting bunch, and they found Ted seated at his desk, reading Wall Street intelligence.

"Hello, Ted!" said Nickelman. "We heard you had gone into business for yourself, and we came up to welcome you into the fold."

"I am much obliged to you, gentlemen. You are quite welcome. Sorry I haven't chairs enough to go around; but you can find roosting places on the table or on the window-sills. Had I known that I was to be so numerically honored I'd have hired a few camp-chairs for the occasion."

"Don't worry about us, Ted," laughed Bowditch. "We'll perch ourselves somewhere about. So you've cut loose from your father, eh?"

"Looks like it, doesn't it?" replied the boy broker.

"You expect to build up an independent business, instead

of waiting to step into your father's shoes, eh?" said Nickelman.

"That's about the size of it."

"Want to demonstrate that you have the ambition and pluck to succeed by your own efforts, I suppose?" remarked a broker named Newman.

"Isn't that the right thing for a young man to do?"

"Of course," replied Nickelman, winking at his friends. "You have quite a business-like little den here—telephone, ticker, safe, and all the other necessary et ceteras. I suppose you haven't started to do anything yet?"

"No. I'm filling in time getting accustomed to being my own boss," laughed Ted.

"I suppose you're glad to give up the strenuous occupation of carrying messages about the district on a small salary?" said the trader named Goss.

"Yes; I expect to do better than that. If any of you gentlemen have any superfluous business you want to throw my way I shall be glad to execute it for you on the usual terms, and with the utmost dispatch."

"Good!" chuckled Nickelman. "When there's an overflow at my office I'll remember you. I see by your sign that you handle mining shares."

"Yes; I'm ready to handle anything that there is money in."

"Then I recommend you to buy some Little Savage Copper. It's a new proposition, but I understand it has all the looks of a winner."

"Are you loading up with it?" asked Ted.

"I've got quite a block in my safe. I could let you have some if you are anxious to get in on a good thing."

"I'll look the mine up and let you know."

"Do so; you'll find it to your interest. By the way, where did you get that picture you have hanging above your desk?"

The picture in question represented a rural scene, in which a lamb was being tossed in the air by a vicious-looking bull; while a great black bear, with fight in his eyes, was climbing a nearby fence in order to become a factor in the scene.

"That was painted for me by a young artist who is trying to get a reputation by producing bucolic subjects true to life."

"It is quite appropriate in a broker's office," laughed Nickelman. "What's that cartoon underneath it?"

"That isn't a cartoon. It's a puzzle-picture."

"What's the puzzle?"

"You will notice that it represents a gigantic pair of scales, nicely adjusted, with the legend, 'A Game of Chance.' On one scale is a pile of gold, on the other a pile of snowballs, yet the balance seems to be perfect. You will observe that there is an intelligent-looking lamb on two legs, in the foreground, with a fat pocketbook in its hoof. The lamb is about to put the wallet into that slot opening in the pillar that holds the scales. The weight of the pocketbook releases a spring, and one end of the scales descends within reach. It may be the circular tray holding the gold coin, or the one holding the snowballs. The lamb, you will notice, is looking longingly at the gold. The puzzle is to find out whether the lamb gets the gold or the snowballs for its money."

Ted's explanation raised a general laugh among his visitors, and Nickelman remarked:

"That's easy. The lamb gets the snowballs, of course."

"You're a good guesser, Mr. Nickelman," said Ted. "I believe you keep a large supply on hand for the benefit of your customers."

"Large supply of what?"

"Snowballs."

Ted's answer was received with a roar of laughter.

"That's one on you, Nickelman," said Bowditch, chuckling. "You'll have to stand the drinks after that. Gentlemen, we'll now adjourn to the Empire Cafe and lubricate at Nickelman's expense."

This suggestion was received with applause, and the traders began to file out of Ted's office in great good humor, Nickelman excepted.

#### CHAPTER IV.

##### TED'S DEAL IN H. & J.

All the brokers, excepting Nickelman, who had visited Ted's office that afternoon told their acquaintances about the puzzle-picture in the boy broker's office, and how he had turned the joke on Nickelman, and the story spread all



over the Street, causing many hearty laughs at the big trader's expense.

Many brokers used it as an excuse to call on Ted, and they found the picture quite amusing, or at least said they did.

George Morris heard about it, too, and he indulged in a quiet chuckle.

It reminded him of when he was a young chap himself, and kind of softened his grouch toward his son and heir.

"I'm afraid Ted has only illustrated his own finish," he said grimly to his wife, after relating the story at the breakfast table. "The snowballs will be his portion, and not the gold that he is looking for."

"Don't you worry about me, father," spoke up Ted. "If the snowballs come my way you won't hear me squeal."

"Oh, they'll come your way, all right," replied Morris pere. "I never saw a boy yet with your assurance that didn't get a trimming."

"Don't be overconfident, father. I might possibly disappoint your anticipations."

Morris senior chuckled, and the subject was dropped.

Next morning Ted accidentally heard a couple of traders talking about a syndicate that was being formed to boom H. & O. shares.

One of the brokers had received the tip on the quiet from a member of the pool, and was letting his friend in on it, not noticing that Ted was standing within easy earshot.

"The brokers selected to do the buying will probably begin to-morrow or next day," said the man who had received the tip, "so we have plenty of time to load up if we begin right away. It is going at 72, which is about as low as it's likely to get."

"I know a man who has 10,000 shares. I guess I can get it from him for 72 1-2."

"Then buy it right away. The calculations of the syndicate are that the price will go to over 90."

After some further talk the two brokers parted.

"I guess I can't do better than get in on H. & O.," thought Ted. "It looks like a winner from all that broker said. Those two chaps are bound to make a fine rake-off between them, and I don't see why I can't do the same."

Accordingly, Ted put up \$20,000, practically all his capital, on 2,000 shares of H. & O., with the little bank in Nassau street that put through his B. & O. deal.

That afternoon, when he was going to lunch, he met his father on the street, and the old man invited him to go to Delmonico's with him.

"All right, father; I never refuse an invitation of that kind."

"How are you getting on? Done anything yet?"

"Sure! Do you think I'm asleep?"

"Look here, Ted, are you really trying to do business on wind?"

"No, sir. I don't know that anybody can do business on such unsubstantial capital."

"Then somebody must be backing you."

"No, sir. Nobody is backing me."

"But you've got an expensive office, and it must have cost you several hundred dollars to furnish it. Now you haven't any money of your own worth mentioning, so it stands to reason that somebody must be putting up for you. Half the brokers in the Street believe that some trader is pushing you as a blind. A good many traders insinuated to me that they believed I was backing you for a purpose, and I had a whole lot of trouble trying to convince them that I was entirely innocent of the charge."

"I'm not responsible for the suspicions of the brokers," replied Ted.

"Well, it's likely your actions are being watched, so I hope you'll take the hint."

"Well, father," said Ted as they walked into the dining-room, where they found a lot of brokers already at the tables, "as you seem to think I have a backer, in spite of my denial of the fact, I will tell you where I got my capital to start with."

Thereupon Ted told his father about the sealed crock he found in the creek on the property of the people where he and his friend Will Underwood spent their two weeks' vacation.

"On opening it I found nearly \$23,000 in it in gold coin." His father looked amazed.

"Are you telling me the truth, Ted?" he said, looking hard at the boy, for the story looked a bit fishy to him.

"I'll bring Underwood around to your office this afternoon, and have him confirm it, if you say so. I gave Will

ten per cent. of the money, and I guess he can show you his bank-book with the amount in it."

"I'm bound to believe you, as I never caught you in a lie yet, but it is one of the most remarkable yarns I ever heard in my life. It seems incredible that you or any one else, should find a crock in a country stream containing \$23,000."

"I admit that it sounds like a ghost story, but for all that it's a fact. If I had not come into that money I would still be running errands for you."

"Well, if you've got \$20,000 you'd better quit this tom-fool business of trying to play broker. I don't approve of you doing so, anyway. You'll only lose your money in the end, and gain nothing worth speaking about."

"I have your promise that you would give me a chance to show what I can do on my own hook, and I'm going to hold you to your word," replied Ted politely, but firmly.

"But, young man, you will only fritter away \$20,000 to no purpose."

"How do you know that I will? I am in on a deal now on which I expect to double my capital at least."

"The deuce you are! I presume it is a margin deal?"

"It is."

"And how much of your money have you up?"

"All but a few hundred dollars."

His father gave a gasp.

"What is the name of the stock you bought?"

"H. & O."

"Why, that's been going down for the past three weeks."

"I know that, sir. I have an idea it's reached rock-bottom, and that it will go up soon."

"Oh, you have an idea it's going up soon, eh?" said his father sarcastically.

"Yes, sir."

"What gave you that idea? Don't you know that the market is in a wobbly condition just now, and that the prospect of a further slump is good?"

"Yes, sir. The financial journals are not very optimistic just now."

"And yet you've gone long to the extent of the whole of your capital?"

"That's correct."

"With nine chances to one of being wiped out."

"I think not, or I shouldn't have bought H. & O. If I were you I'd buy H. & O. too. I don't know any easier way for you to make \$75,000 to \$100,000."

"Ted, I did have the idea that you were a smart boy, though a little inclined to be headstrong; but I'm beginning to suspect that you're not half as smart as I figured on. Your present line of action is a disappointment to me. If you take my advice, you'll get out of H. & O. before it goes lower, give up your office, sell your stock, and let me take charge of your money. I can put it out at five per cent. on bonds and mortgage, where it will be absolutely safe. As an inducement to you, I'll make an opening for you in my counting-room, and advance you as fast as possible."

"Well, father, I'm much obliged to you for your offer, but I prefer not to accept it. I am sure I can do better on the lines I have marked out for myself."

"You are a fool," replied his father angrily.

"Time will show whether I'm a fool or not. I have your permission to go ahead and make a donkey of myself. I have the right to do as I please with the money I found in such a remarkable way. I shall keep it where it is—in H. & O. If you don't want to take a chance in the stock yourself, that's your funeral. Inside of ten days you'll have reason for wishing you had acted on my suggestion."

The rest of the meal was eaten in silence.

Morris senior was angry and disgusted with his son.

He was also angry with himself for having given Ted permission to go ahead and make a fool of himself.

He would have rescinded that permission and exercised his authority as a father, only he could not see his way clear to doing it under the circumstances.

When they had finished their lunch they walked outside in silence.

"You are still determined to persevere in your present course?" he said to Ted.

"I am," replied the boy stoutly.

"Very well. I have nothing further to say," replied Mr. Morris. "When you have seen your finish you can return to my office and I will provide a place for you."

"Thank you, sir. When I see my finish I will do so," answered Ted, walking off.



"And you'll see it pretty soon, young man," muttered Morris senior, looking after him with a deep frown on his countenance. "If he'd half as much sense as he's got pure and unadulterated nerve, I'd have some hope for him; but until he runs his course I'm afraid nothing can be done with him."

H. & O. closed that day at 71 3-4.

Next day it receded to 71 3-8.

On the following day it rose to 72 1-8.

The market continued weak and uncertain, with small prospects of better prices.

The papers did not speak very encouragingly about Wall Street prices, and the army of lambs held aloof.

Business, on the whole, was dull, and the brokers declared they were not making their salt.

Monday brought unexpected activity in H. & O. shares, and the price stiffened to 73.

"That puts me \$2,000 to the good," said Ted, as he saw the closing price come out on the tape. "It ought to be higher to-morrow."

Next day the stock went up another point under the pressure of the business done in it.

Many brokers noticed that it was going up, and bought some of it.

Wednesday the market looked brighter, all around, as more buying was done than at any time during the past month; but the most business was transacted around the H. & O. pole, and that stock took a jump of three points.

Ted was feeling good, and when he got home he asked his father what he thought of H. & O. now.

"It is looking up," was the reply.

"Isn't that what I told you it would do? I'm \$10,000 ahead of the game, so far, and I hope to be twice that much by Saturday."

His father said nothing, but next morning he went on the Exchange and tried to purchase 5,000 shares of the stock.

The most he could get was 1,000 shares, and that was proof that the stock was scarce.

It seemed evident that the shares had been largely cornered, and that a boom was to be looked for in the near future.

Mr. Morris was not the only broker who came to the same conclusion.

A strong effort made by many of the traders to get the stock sent the price up to 82, and some excitement ensued over H. & O.

Next day the syndicate's brokers stepped in and began bidding the price up.

At first they took in what was offered, and then, when the price reached 85, they let the greedy brokers buy it for themselves and their clients.

H. & O. closed that day at 91.

Next day was Saturday, and the busiest one in five weeks.

The whole market was on the boom, in sympathy with H. & O., which went to 96.

At half-past eleven Ted called at the little bank and ordered his 2,000 shares sold.

He remained at the bank till he heard that his order had been executed at 96 3-8.

Then he returned to his office and figured up his profits on the deal.

He found he had cleared \$48,000.

"I wonder what the old man will say when I tell him how much I made on H. & O.? He'll have a fit, I guess, for he looked to see me go broke over it. Well, I haven't seen my finish this trip, so I fancy it will be some time before I apply to my father to be taken back into his office."

Thus speaking, he closed his office for the week and started for the elevator.

## CHAPTER V.

### TED'S FIRST CUSTOMER.

Ted concluded to say nothing about his H. & O. deal to his father unless the old man brought up the subject himself.

On account of the high price the stock had now reached, and the excitement attending the boom, he had no doubt that his father would question him right away about the shares he had bought.

Before he reached the elevator he met his father coming along the corridor.

"Hello, father!" said Ted. "Come to see my office?"

"I came to see you. We will go to your office, if you please."

"All right," replied the boy broker, leading the way.

He introduced Morris senior into his den, and the old man sat down after a swift glance at his surroundings, which did not seem to interest him much at the moment.

"I think you told me that you bought some shares of H. & O.?" began Mr. Morris.

"Yes; I told you so the day we lunched together at Delmonico's."

"How many shares did you buy?"

"Two thousand."

"Two thousand, eh? What did you pay for the stock?"

"Seventy-two."

"Have you still got the shares?"

"No, sir."

"Then you sold them?"

"I did."

"When?"

"About half-past eleven to-day."

Broker Morris looked relieved.

"Then you've made a good profit off your deal?"

"Yes, sir—about \$48,000," replied Ted coolly.

The old man looked at his son for some moments without speaking.

"You've done well," he said at last.

"I think I have. That's what I went into business for."

"Look here, young man, what induced you to go into this H. & O. deal?"

"I saw a good chance to make money out of it."

"What gave you the idea there was money in it?"

"Well, if you want to know right bad, I'll admit that I got hold of a tip."

"How?" asked Morris senior curiously.

Ted told him about the conversation between the two brokers he had overheard.

"And you put up all your money on the strength of that?"

"Yes, sir. Turned out lucky for me, hasn't it?"

Broker Morris was compelled to admit that it had.

"How much are you worth now?"

"After I get a settlement from the bank I shall be worth close on to \$70,000."

"That's a lot of money for a young man of your age to control. I think you'd better turn it over to me, and let me invest it for you, then you'll be out of temptation."

"No, sir; I prefer to use it in my business."

"Your business," replied his father sarcastically. "What business are you doing, except to speculate with your capital?"

"That's better than carrying messages at \$10 a week."

"Don't you know that Wall Street is the grave of most speculators' hopes?"

"I know it, but that's not worrying me any. Neither does the fact seem to keep the lambs away from the district."

"The lambs are the brokers' meat. Are you bent on following their methods?"

"No, sir; I'm following my own. I'm satisfied I can make money in the market."

"Well, I'm satisfied that you'll lose your \$70,000 if you keep on."

"At Delmonico's you were just as satisfied I would see my finish in H. & O. You see you were wrong."

"Luck played into your hands. I didn't know you had a tip. Why didn't you pass the tip to me?"

"I did. I told you to buy H. & O. It was then going at what I paid for it. If you remember, I told you that inside of ten days you'd wish you had bought the stock."

Mr. Morris couldn't deny that, and he bit his iron-gray mustache.

"So you insist on having your own way, eh?" he said.

"I insist that you stick to your promise and keep your hands off. My start in business hasn't cost you a cent, so I don't see that you need object. Furthermore, I am \$50,000 ahead of the game at this moment. I don't think I have done so bad."

Broker Morris saw that his son was determined to go ahead, so he made no further objection, and they left Ted's office together.

On Monday H. & O. was a maelstrom of excitement, and it went to 98.

The stock was no longer hard to get, for the syndicate quietly unloaded its holdings that day and cleared up a tremendous profit.

The demand for H. & O. was so great that on Tuesday it went to 101.

Ted watched the excitement from the visitors' gallery of the Exchange.



He was satisfied with the profit he had made and did not envy those who were holding on for still higher figures.

"It won't be long before the bottom falls out of that stock, for the price looks to me to be getting top-heavy," he thought.

The end came next day, as he had foreseen.

A clique of bears began selling blocks of shares in quick succession in order to upset the market.

The movement was successful.

The price broke, and a slump in H. & O. set in.

Ted wasn't asleep.

When he noticed the heavy selling going on he rushed around to the little bank and ordered 3,000 shares sold for his account at a point lower than the market.

This was what is known as a short sale, as Ted, not having the shares in his possession to deliver to the buyer, would have to buy them in subsequently.

If the market held its own long enough, or went up, the boy speculator would be out, and injured to the amount of the difference between what he sold for and what he would have to pay for the stock.

But luck ran his way, for, as we have said, the price of H. & O. was broken by the bears, and a slump set in.

The stock went down to 89.

The panic, however, was stopped by heavy buying on the part of speculators interested in H. & O., and Ted, who was watching the market like a hawk, concluded that it would be well for him to buy in the 3,000 shares at that point.

The stock cost him 90.

As he had sold 3,000 at 99 3-8, his profit, after commissions had been deducted, amounted to \$27,000, and made him worth \$95,000.

He went home that afternoon feeling like a bird, but he said nothing to his father about the additional money he had made out of H. & O.

Next morning, while sitting in his office reading the comments of the papers on the H. & O. slump, and other Wall Street matters, the door opened and a tall, bony, vinegary-looking woman entered the office.

As she stood looking around the room in an undecided way, Ted sprang up and went over to her.

"Is Mr. Morris in?" she asked in a snappish way.

"Yes, ma'am. I'm Mr. Morris," replied Ted politely.

"Huh! Why, you're only a boy—his son, maybe. I want to see Mr. Morris," she said, with an accent on the mister.

"Yes, ma'am. That's my name. Will you sit down?"

The visitor glared at him.

"Are you a broker?" she snapped.

"Yes, ma'am. That's my business. What can I do for you? It will give me great pleasure to be of service to you."

"Are you a regular broker?" asked the lady, somewhat softened by Ted's taking ways.

"Yes, ma'am."

"I've got some minin' shares I'd like to sell. Can you tell me how much they're worth?"

"Have you the certificates with you?"

The visitor unrolled a paper package and handed five certificates to Ted.

They each called for 200 shares in five different silver mines.

Four of them were exactly alike, save that the name of a different mine was printed in the place left for it.

Ted saw they were the kind of certificates sold in blank in stationery stores.

The fifth looked as if it might be of the same order, only it had a different design from the others.

The names of the mines were the Jupiter, Ceres, Neptune, Trident and the Columbian Extension.

"Where did you get these certificates, ma'am?"

"A man who boarded with me, some months ago, left them with me as security for what he owed. As he hasn't turned up, I'm goin' to sell 'em. If there's anythin' over I'll keep it for him."

Ted judged that the man had swindled the woman with bogus certificates.

To satisfy himself on that point he looked the mines up on the Western market reports.

The Columbian Extension was the only one he found listed, and that was only worth two cents a share.

"I am sorry, ma'am, but four of your certificates are worthless. I am not sure that they represent real mining property. The Columbian Extension is merely a prospect,

and is quoted on the Goldfield Exchange at two cents a share."

"What!" gasped the visitor. "Ain't them shares worth nothin'?"

"The Columbian certificate is worth \$4; the others have no value," replied Ted.

"That villain told me them shares was worth \$500. He owes me over \$100," almost screamed the lady, with flashing eyes. "You are sure you're right, young man?"

"Quite certain. You can see the value of the Columbian Extension right here on this market report," and Ted pointed it out to her.

That convinced her that she had been victimized by her former boarder, and she said some pretty hard things about the man.

Finally she asked Ted if he would give her \$4 for the Columbian Extension.

He didn't care anything for the stock, but to help her out he bought the certificate for its listed value, and she took her departure, declaring that if she ever met the man who had swindled her she'd give him a strenuous time of it.

## CHAPTER VI.

### TED RENTS DESK-ROOM TO A PRETTY GIRL.

That afternoon, about half-past three, Will Underwood walked into Ted's office.

"Hello, Ted! How's the rush?" the visitor remarked, with a grin, as he planked himself down on the chair beside the desk.

"The rush is over for to-day," replied the boy broker. "Why didn't you call earlier if you wanted to see it?"

"I was afraid there wouldn't be any room for me."

"Too bad about you. What do you think? I had my first customer to-day."

"That so? You're lucky."

"It was a lady on the shady side of forty, who wanted me to sell some mining stock for her."

"You took her order, I suppose?"

"No. The stock wasn't any good."

"Wasn't any good?"

"She had five certificates, only one of which represented mining property. That was the Columbian Extension of Goldfield. The certificate called for 200 shares, the listed price of which is two cents. I bought it of her for \$4. Guess I'll frame it."

"What was the matter with the others?"

"I guess they were bogus. She took them as security for \$100 worth of board some slick rascal stood her up for. He probably bought the certificates in blank, for they were all alike, and got a printer to print different names on them. It's an old trick with swindlers."

"Then your first customer didn't pan out very well?"

"No; but I'm glad she turned up, if only for the sake of varying the monotony."

"She must have been badly disappointed."

"She was. I wouldn't care to be the chap who swindled her if she ever lays eyes on him. I'll bet she'll make it interesting for him, for she looks like a woman who means business when she gets going."

"I came in to see if you want to buy a tip."

"I'll buy anything there's money in, except old junk. What's your tip?"

"You know Broker Bradley, don't you?"

"Sure. What about him?"

"I carried a message to his office to-day, and while there I heard him tell his partner that a clique of big operators are trying to corner L. & M. shares, intending to boom the stock and make a couple of millions out of it."

"That's interesting, if true."

"I guess it's true enough. He said that Benjamin Hadley had been engaged to do the buying and booming."

"Then I guess it'll be worth while keeping an eye on Mr. Hadley."

"That's what I thought. You have the time to do that, so I thought you might be able to make something out of the pointer. In that case I want a rake-off."

"All right, Will. I'll see what's in the thing. If I should go in and make anything out of it I'll give you ten per cent. of the profits."



"That's satisfactory," replied his friend.

The conversation then turned to other topics, and finally the boys left the office together and took an elevated train uptown.

For the next two or three days Ted spent his time trying to get a line on Broker Hadley's movements.

He knew Hadley by sight, and expected to see him on the floor of the Exchange.

Ted didn't see him there the first two days, but on the third he saw the broker enter the building.

Rushing up into the gallery, he saw Hadley circulating among the traders, buttonholing a broker here and there, and exchanging memorandums with them.

"He's either buying or selling largely, and if Will's tip is the right thing he's buying L. & M."

Ted wondered how he could find out just what Hadley was doing.

At that moment he saw his father on the floor.

"I'll get my old man to find out for me," he thought.

So he went to the messengers' entrance and asked an attache to bring George Morris to the railing.

"Want to see me, Ted?" asked the broker when he came up.

"Yes. I want you to do me a favor."

"What is it?"

"Find out for me what stock Benjamin Hadley is buying in, will you?"

"What do you want to know for?" asked his father curiously.

"Business," replied Ted.

Mr. Morris walked away, and in a little while returned with the intelligence that Hadley was buying L. & M.

"Thanks, father. It wouldn't be a bad idea for you to buy some, too," he whispered.

"Is this another tip you've got hold of?" the old man asked.

"Something of that kind, but I can't guarantee it. I shall probably back it to some extent."

Ted returned to the gallery and watched Hadley for nearly an hour; then he went to the little bank on Nassau street and left an order for any part of 5,000 shares of L. & M., putting up \$50,000 margin.

Next day he received notice that the stock had been bought at 80.

While he was sitting at his desk he heard a gentle tap at the door and sang out, "Come in!"

A very pretty, modest-looking girl entered.

"You are Mr. Morris, I believe?" she said.

"That's my name. Take a seat," said Ted.

His visitor did so, at the same time handing him a letter addressed to him in a feminine hand, which he recognized as that of Miss Brown, his father's stenographer.

It ran as follows:

"This will introduce Miss Bessie Burnett, whom I spoke to you about the other day as wishing to secure desk room in an office as a public stenographer. You said you would be willing to accommodate her on a reasonable basis, so I send her to you. She is a very nice, quiet girl, and I can recommend her in every way. Whatever you do for her will be the same as if you did it for me.

"Yours sincerely,

"Clara."

"You are Miss Burnett?" said Ted, looking at his visitor. The girl smiled and bowed.

"Clara Brown told me you wanted to rent desk room in an office building, so I suggested that she send you around to me. Do you think this office would suit you?"

"I think it would," she replied.

"You can have the space beside that other window, and I will have a painter put your name, in small letters, on the door."

"Thank you. What will you charge me?"

Ted mentioned a moderate price, and Miss Burnett agreed to come.

"You can use that table of mine to stand your typewriter on, if you wish. I have no particular use for it."

The girl thanked him, and said it would save her buying a table.

"When do you want to come?" asked Ted.

"To-morrow, if it is convenient."

"All right, Miss Burnett. I am generally down about nine o'clock myself and leave between three and four. You can

stay as long as you choose. All you have to do when you go is to release the spring catch on the door."

Next morning about ten Miss Burnett appeared with her typewriter and took possession of her corner.

During the day Ted sent a painter to inscribe "Miss Burnett, Public Stenographer," on the door.

Mr. Morris made further inquiries of his son about the tip on L. & M., and Ted told him that he had got the pointer from Will Underwood.

He told his father such particulars as Will had furnished him with, but the old man thought it was too indefinite to risk money on.

He asked Ted if he had gone in on the strength of the information, and the boy avoided giving a direct answer.

His father then advised him to be careful and to go slow on any speculative venture, suggesting that he'd better confer with him before he put up any more money.

It was a week from the time that Ted bought the 5,000 shares before L. & M. advanced more than a couple of points altogether.

Then it took a jump of four points one afternoon, closing at 86.

The paper that day spoke about the upward tendency of the stock, and next morning many brokers were bidding for it.

Broker Hadley came forward again and made rising bids for it.

Very little came to the surface even when he offered 90 for any part of 5,000 shares.

Those who had the stock held on to it for a higher price, but when 95 was bid a good many shares came out, and business got to be quite lively in it.

A number of brokers who had sold the stock short before the rise set in scurried about trying to get hold of enough of it to fill their engagements.

Next morning the price went to par.

Ted decided that he wouldn't take any more chances, so he ordered his shares sold in small lots, as it was bought.

There were plenty of purchasers to take it off his hands, and his profit on the deal footed up a little over \$105,000.

That gave him a capital of \$200,000.

His father's attention being entirely taken up with a big deal in U. P., he did not have the time to inquire into what his son was doing, and Ted didn't tell him, but imparted his good luck to his mother and sister under a promise of strict secrecy.

## CHAPTER VII.

### HOW TED WALKS INTO A TRAP.

Will Underwood dropped in quite regularly of late.

He was interested in Ted's L. & M. deal, for he was to get 10 per cent. of the profits.

He was also interested in Bessie Burnett, to whom Ted had introduced him.

Boys are seldom indifferent to a girl with a pretty face.

Will would sit and talk with Ted and keep one eye cocked in Bessie's direction.

When Ted received his check from the little bank he handed Will \$10,500 cash.

"There's your 10 per cent.," said Ted. "Put it in the bank along with the rest of your boodle."

"Do I get all this?" exclaimed Will, surprised at the amount, for he had not counted on more than \$5,000 at the outside.

"Yes, you get all that. If you find it too much to handle you can turn some of it into the missionary fund for furnishing red flannel shirts to benighted Hottentots."

"Thanks for the suggestion, but I need the money myself."

As Will was stowing his boodle away in his pocket Broker Nickelman walked into the office.

"Good-afternoon, Mr. Nickelman," said Ted. "Sit down."

"I guess I'll be off," said Underwood, making for the door.

"Buying anything these days, Morris?" asked the broker.

"I bought a few shares of L. & M. the other day and have just closed out at a profit," replied Ted carelessly.

"You were lucky. If you want another good thing I would recommend D. & G. It is going at 88, and will go to par, in my opinion, within two weeks."

"I think I'll lay back on my oars a while. I've made enough to pay my expenses for a year. What's the use of being hoggish?"



"The principle down here is to make all you can while the sun shines."

"And coolly strip your neighbor of every dollar he owns if you can work the trick in a legal way," replied Ted.

"Isn't that using pretty strong language, Morris?"

"Well, I've been in Wall Street three years and a half, and I've seen it done more than once. The lambs are not the only victims down here, by a long chalk. A man needs eyes in the back and top of his head as well as in front to keep clear of all the traps spread in Wall Street."

"You seem to escape pretty well," laughed Nickelman.

"That's because I never leap before I look. I want to know where I'm going to land."

"Well, I came in to see if you'd like to join myself, Bowditch and a few friends in a pool to corner a certain stock. There's big profit in it for us. We only need one more member, and so I thought I'd let you in on it."

"What's the name of the stock you think of cornering?"

"You'll learn that as soon as you've agreed to join us and put up a forfeit."

"I just gave you to understand that I never leaped before I looked," replied Ted. "If I can't see what's ahead I don't jump. In other words, I don't care to join a blind pool."

"You wouldn't expect us to tell you the name of the stock before we could count on you? That wouldn't be business. We must protect ourselves."

"I don't fancy pools, anyway. I prefer to go it alone. I handle my money myself and know what I'm up against. In a pool arrangement one man handles the money and the rest have nothing to say about it. It's all right in its way, but it isn't my way."

"When you have had more experience in Wall Street you'll look at things differently. So you won't go in with us? It's a fine chance for you to more than double the money you invest."

"No, I don't care to go in. Much obliged for your offer just the same."

Nickelman got up, and wishing Ted good-afternoon, left. He went straight to Bowditch's office.

"I've been to see young Morris about that pool arrangement."

"Well?"

"He won't even nibble, much less bite."

"No?" with a look of disappointment.

"No. He doesn't take kindly to the pool business, anyway."

"Why not? Didn't you tell him this was the chance of his life?"

"I told him that he was losing a good thing, but the loss didn't seem to worry him. We may consider that scheme dead."

"Then we must try some other. We've got it straight from the head bookkeeper at the Nassau Street Bank that he's made nearly \$200,000 out of deals in H. & O. and L. & M., and it's up to us to try and get some of his wealth away from him."

"It's clear that he's been out for himself since he opened up, and not, as we all supposed, a figurehead for somebody else. His father must have staked him to begin with, and he's done the rest, probably acting on pointers from the old man," said Nickelman.

"Well, \$200,000 is a lot of money for a boy like him to have at his fingers' ends. We ought to be able to pull the greater part of it our way. His father probably warned him against going into any kind of a pool arrangement, that's why he's so shy on the subject. Now I think the easiest way to catch him would be on a fake tip."

"A fake tip?"

"Yes. I think I see the way to do it."

"Let's hear what your plan is. I'm ready to go into anything that promises to pull his, or anybody else's, money our way."

"Well, listen, and I'll outline the plan to you. It will take money to put it through, but we can get enough, I guess, by forming a pool of members of our crowd."

Bowditch then laid his scheme before Nickelman.

It looked feasible, and Nickelman agreed to go into it.

"We'll start her up at once," said Bowditch. "I'll get the tip to Morris through my office boy."

"How?"

"My messenger is a particular friend of Morris' chum, Underwood, who works for Barnaby & Co. By getting the tip to Underwood, he's sure to pass it on to Morris. Then we'll follow it up in a way that will convince our boy broker

that he's got on to the real article. That will open the way for us to dump the stock on him. He'll buy on margin, as he hasn't capital enough to operate any other way to advantage. As soon as we have evidence that he has swallowed the bait, we'll begin working the wires that will land him in the soup. If he puts up half his money on 10,000 shares, he'll have to come up with the balance to save himself, then we'll sweep that into our coffers, too, and that will wipe him out as clean as a whistle."

The two brokers rubbed their hands together as they figured on the success of their scheme to do up Ted Morris, and they lost no time in putting their plans into effect.

Two days later Will Underwood rushed into Ted's office in some excitement.

"Say, Ted, I've got another tip for you, and it's a hummer," he said.

"I suppose you want to sell it on the same terms as the last," laughed Ted.

"Well, it's worth every cent you are willing to allow for it."

"You seem pretty certain on that score. How did you capture the good thing?"

"Through a friend of mine named Billy Dudley. He runs messages for Bowditch, the Broad street broker."

"I know Bowditch. He's been up here with Nickelman a couple of times."

"Billy is a pretty good friend of mine, and knowing I have some money in the savings bank, he called on me to let me in on the pointer which he got hold of. I was afraid to make use of the L. & M. tip I gave you, because I have so little time to look after a deal. I was thinking that you might do the business for me this time. I'll put up that \$10,000 you paid me on the L. & M. tip as margin on 1,000 shares, and you can also let me in on 10 per cent. of your winnings again. That would give me a good haul. I might then cut loose from Barnaby & Co., take desk room in your office, and speculate on my own account, same as you are doing."

"You have the thing all cut and dried, Will, I see," replied Ted. "I would advise you, however, not to count your chickens before they're hatched. Tell me what this tip is, and all the particulars about it."

"Billy was in the boss' private office yesterday morning looking for some document in the letter file cabinet. Billy is a little fellow and the cabinet is behind Bowditch's big safe. While he was there two callers came into the private room, and Billy heard all that passed between them and his boss. They engaged Bowditch to go around the Street and buy up every share of Pittsburg Terminal he could find at as near the market price as he could get it. P. T. is the company that controls the Union Depot in the Smoky City, and leases terminal facilities to the different railroad lines running into the city. Owing to mismanagement, and one thing or another, the terminal company has not been making money enough to pay dividends in the last year or so, and the stockholders are disgusted. They have formed a combination among themselves to oust the present management at the next election, which comes off pretty soon. In order to do this they are trying to secure control of a majority of the stock. The men who called on Bowditch are not acting for the opposition, but for themselves. They figure that the moment the news of the fight for control gets out to the public P. T. will boom like a rocket, and they expect to make a big wad out of what they can get now at the present market price. The men told Bowditch that Nickelman has a block of 10,000 shares which a customer left with him to sell. The owner wants two points above the market for it and that's why Nickelman hasn't been able to get rid of it. They told Bowditch to pay the extra two points, or even four, if necessary, and get the block. Now, Ted, if you could steal a march on Bowditch and capture that stock from Nickelman on a 110 per cent. margin you'd surely double your money in a short time, and put a wad in my pocket as well. Then I'll fetch my \$10,000 around and give you an order to buy me 1,000 on the outside on margin, and you could work my deal in connection with your own, charging me the regular commission. How does the pointer strike you?"

"It looks all right on the face of it, if your friend Billy's information is to be relied on as the real thing."

"He wouldn't have let me in on it if it wasn't a winner, for he has no object in fooling me. Billy is all right, I can assure you of that fact. Of course you'll have to use your own judgment in a matter calling for an outlay of \$100,000 in margin, but if you want to get that block of P. T. from



Nickelman you'll have to act mighty quick, for Bowditch is after it, and, for all I know to the contrary, he might have secured it already. At any rate, whether you get hold of it or not, I want you to buy me 1,000 shares right away. I'll fetch my money over at four o'clock to make good the margin. I'm satisfied the tip if a good thing whether you arrive at that conclusion or not, and I'm going to back it to the extent of the ten thou."

Will's evident intention of risking the bulk of his money on P. T. went a good way toward impressing Ted that there was something in the tip, for he knew that Will was a cautious lad with his coin, and that he wanted a pretty sure thing before he would take any chances.

Will had hardly taken his departure when Ted's telephone rang.

"Well," he said, putting the receiver to his ear.

"That you, Nickelman?" said a voice that sounded like Bowditch's.

Ted was about to say that the speaker had the wrong number when the voice went on:

"I hear you have a block of 10,000 Pittsburg Terminal on your books. Just hold it for me, will you? I'll be around in the course of an hour. Good-by," and the speaker rang off.

"That was Bowditch's voice for a dollar bill," muttered Ted. "He's after that stock, and Will's tip is evidently the correct thing. I guess I can't do better than secure the stock myself if Nickelman will let me have it on margin."

He put on his hat and went to call on Nickelman.

The broker was in his office, waiting for Ted to call, though the boy broker had no suspicion of the fact.

"How d'ye do, Morris?" said Nickelman effusively. "What can I do for you to-day?"

"I called to see if you have any Pittsburg Terminal shares."

"Want some?" asked the broker, hugging himself with suppressed glee.

"Yes."

"Well, I've a block of 10,000 shares, but I can't break it."

"What do you want for it?"

"Ninety-five."

"It's quoted to-day at 93."

"I know that, but that is my customer's price. I could get rid of it in short order if he'd let me sell it at the market."

"Will you sell it on margin?" asked Ted.

"At 95—yes."

"I'll take it, and will bring you the money in fifteen minutes."

"All right. Fetch your boodle around and I'll hold the shares subject to your order."

Inside of a quarter of an hour Ted was back with \$100,000, which he paid over to Nickelman, got his memorandum of the transaction and returned to his office.

Ten minutes later Nickelman was over at Bowditch's office shaking hands with him and holding a jubilation meeting.

Then the two brokers adjourned to the nearest cafe and had several drinks.

Poor Ted, the broker's son, had fallen into the trap.

## CHAPTER VIII.

### TED ON THE BRINK OF RUIN.

That afternoon Will Underwood brought his \$10,000 around and enrolled himself as Ted's second customer.

He left his order in regular shape for 1,000 P. T. at the lowest price the boy broker could secure it for and handed the money to Ted.

Poor Will did not dream that he was in line to become a victim also of the conspiracy to do up Ted, to whom he had unwittingly conveyed the fake tip.

Next morning Ted left Will's order to be executed at the little bank on Nassau street, and the stock was bought at 93, somewhat to Ted's surprise, who thought the price would be higher.

Bessie Burnett had now been a month in the boy broker's office, and she and Ted had grown to like each other very much, indeed.

She was a quiet girl and had little to say, but Ted succeeded in getting a strong hold on her confidence, and managed to draw her out little by little.

He found she had a sweet disposition and what might be called a self-sacrificing nature, and the more he saw of her the better he liked her.

Bessie herself took a great fancy to Ted, but kept her feelings to herself.

She thought him the nicest and most gentlemanly boy she had ever met, and every day increased her liking for him.

She came from a good family.

Her mother's people were very wealthy, but they had turned the cold shoulder on her because she married a poor artist instead of making what they considered a more suitable match for one of her station.

Bessie's father did not prove successful as a money-maker, and the girl was brought up in an atmosphere of genteel poverty.

Finally he died a year before Bessie came to Ted's office, and the girl found herself compelled to support both herself and her mother.

One of Bessie's uncles on her mother's side, whose name was Jack Hall, went out West before his sister married the poor artist and settled there. He bought an interest in several mining prospects, all of which turned out to be winners, and thus he became a millionaire.

About the time Bessie came to Ted's office this uncle came East to visit his family in Pittsburg.

He was a bachelor, and his rich brothers and sisters expected him to pick out some eligible Pittsburg girl and marry her.

In fact, they were so anxious to have him do so that they spoiled the thing by their over-zealousness.

He had been a bachelor so long in the wild and woolly regions of Nevada that he was not anxious to find a wife, particularly a society lady such as his connections wanted him to take up with.

This disposition on his part led to some mild scraps between him and his high-toned sisters, who were afraid if he did not do as they wished he might pick up some poor girl, just as Bessie's mother, the family black sheep, as she was called, had thrown herself away on a poor artist.

Jack Hall had never quite gone back on his sister Bessie because she made a mesalliance, but he had been too busy with his mining schemes to think much about her, presuming that she had gradually got up in the world.

When he found that the family had thrown her off he determined to come to New York and look her up.

He did so, without saying anything about the matter to the rest of the family.

On the day that Ted bought the 10,000 shares of P. T., Jack Hall found his sister and niece living in a very modest flat in Harlem.

The meeting between brother and sister was quite touching, and when Hall found out all the particulars of his younger sister's married life he declared that he was going to take both her and her daughter under his protection.

"You shall live in as good style as the rest of the family after this," he declared energetically. "I'm worth a million or two, and if I don't get married I'll leave it all to you and Bessie No. 2. In any case, I shall provide liberally for you both. The family hasn't treated you right, and I'm going to even things up. I'll buy a house for you right away, and when it has been settled on you, sister, you and Bessie can move in with a good balance in the bank to keep you in the style you were accustomed to in the old days."

Of course that was a joyful turn of Fortune's wheel for Bessie Burnett and her mother, and when she came down to the office next day the first thing she did was to tell Ted about their good luck.

"I congratulate you, Bessie," said Ted. "You deserve everything that comes your way. In fact, I think there is nothing too good for you."

"Thank you, Mr. Morris," replied the girl with a pleased blush.

"I suppose you will give up your little business now," said Ted. "I shall be awfully sorry to lose you. You're the nicest girl I ever met, and I can't help saying that I've come to think a whole lot of you."

Bessie blushed more rosily than before and looked down at the rug.

"You will excuse me for being so frank, but I can't help talking just as I feel. When are you going to give up here?"

"Oh, not for a month yet, at any rate," she answered. "Not until Uncle Jack has bought the house for mother and we go there to live."

"Well, I'm glad you will be here a while longer. I should



be quite lost without you. You are very pleasant company for me, and I want your society as long as possible."

"Thank you for saying so, Mr. Morris," she replied.

"I hope you will permit me to call upon you after you leave that I may not lose you altogether."

"I shall be glad to have you call on us at any time."

"Thank you. I will take advantage of your permission."

That afternoon P. T. rose nearly a point, and Ted felt pretty good.

Next day, however, a savage attack was made on the stock, and it dropped so quickly that it made Ted's hair almost stand on end.

It went down to 86 and he received a call from Nickelman for more margin.

To save himself he had to put up every dollar he owned.

The price after that recovered to 88, at which figure it closed for the day.

Next morning another attack was made on the stock and down it went again to a point perilously near Ted's second margin.

Will's margin was wiped out completely, for Ted had no money to save him.

Underwood saw the state of affairs on his office ticker and he was crazy.

He tried to get excused so as to run in and see his friend, but the cashier wouldn't let him leave the office.

Finally when he was sent on an errand he took the time on the way back to call in on Ted.

He found his chum looking the picture of woe.

Standing near his desk were Brokers Nickelman and Bowditch with a wicked smile on their countenances.

"I must have more margin, Morris, or I shall be obliged to sell you out according to the rules," said Nickelman. "You have only two points leeway at this moment, and it's liable to drop that any moment."

"You have \$190,000 of my money now. Give me a chance. The price is sure to recover. This slump is something out of the ordinary."

"Serves you right, Morris," chipped in Bowditch. "You did me out of that stock. I had a customer waiting to take it. I lost \$2,500 in commission."

"I'll make good your commission if you'll persuade Mr. Nickelman to give me a chance until I can communicate with my father."

"Well, telephone your father. You have time, I guess."

With the tape in his hand Ted feverishly pulled the instrument toward him and put the receiver to his ear.

"The old man is the only hope I have," he muttered.

"What number?" sounded a girl's voice in his ear.

Ted gave his father's number in a shaking voice.

"Hello!" said Miss Brown's voice, "who is it?"

"I'm Ted," replied the boy.

"Oh, it's you, Ted. What do you—"

"Switch me on to my father's wire, will you, please?"

"No use, Ted. Your father is out."

"Out!" gasped the young broker, turning white.

"Yes. He went to a director's meeting half an hour ago."

"My heavens!" cried Ted. "I'm ruined—lost!"

## CHAPTER IX.

### SAVED BY A GIRL.

As Ted uttered the words he slipped to his knees from the chair, which fell over on the floor with a crash that attracted Bessie Burnett's attention.

"Great Scott, Ted!" gasped Will, springing forward in some consternation. "What's the matter?"

Bessie uttered a smothered scream and hastened to the young trader's side.

Brokers Nickelman and Bowditch paused near the door with a satisfied expression on their faces.

Ted's head had fallen on his arm, and his whole attitude alarmed both Will and the girl.

"What's the matter, Ted?" repeated Underwood anxiously. "Are you ill?"

"Ill!" repeated Ted in a hollow tone, as he raised his ghastly face. "No, I'm ruined."

"Ruined!" ejaculated Will, while Bessie clasped her hands and looked at the boy broker with a world of sympathy in her lovely face.

"Practically so," replied Ted, rising to his feet. "That is,

unless you help me out, Mr. Nickelman," he said, facing the triumphant broker.

"That isn't business," answered Nickelman suavely.

"Perhaps not; but you know that Pittsburg Terminal cannot go down much more, and when it stops it will go back with a rush."

"I don't know anything about it. I must protect myself. What about your father? Won't he help you out?"

"I can't reach him. He's gone to a directors' meeting and may not return for several hours."

"That's hard luck for you. What are you going to do?"

"I can't do anything unless you give me time, or the price does not fall another point. A drop of one point will legally wipe me out. I ask you to give me time to try and raise enough to carry me over two or three points more."

"Where are you going to get the money?"

"I can't say."

"If you can't say, how do you expect me to wait? However, you have a point yet in your favor. It may not go below the line. I will remain in my office half an hour, and I will give you that time to make good even if the price drops. That is the best I can do."

Thus speaking the two brokers left the office.

"Half an hour!" muttered Ted. "I'll never be able to raise the money in that time, as I have nothing to raise it on. I could only appeal to friends of my father."

He seized the 'phone and communicated with a certain big broker's office.

The broker was out.

He tried another, and the result was the same.

"It is useless. Everything is against me," he said dejectedly. "You see what I am up against. You are already wiped out, Will. I could not save you, for every dollar I owned I have to put up in the effort to save myself. The tip you gave me was a losing one for us both."

Will looked stunned, and had not a word to say.

He couldn't find fault with Ted, for he knew his friend was not to blame.

"If I only had time to see my uncle, I could save you. Mr. Morris," said Bessie, with tears in her eyes.

At that moment there came a knock at the door.

Will went and opened it.

A sunburned, well-dressed stranger stood outside.

"Is Miss Bessie—" he began.

Bessie heard the voice and caught a glimpse of the visitor.

With a cry of joy she rushed to him and fairly dragged the astonished man into the office.

"Uncle Jack, you must do me a favor right off!" she said excitedly.

"A favor, Bessie, why—"

"You must. Save Mr. Morris."

"Save Mr. Morris! What do you mean?" cried the amazed and mystified man.

"He's caught in a stock slump. You must save him for my sake, Uncle Jack. How much money do you want right away, Mr. Morris?"

"How much? Nothing less than \$50,000 will do any good."

"Uncle Jack, you must give me your check for \$50,000 this instant. Not a moment is to be lost," cried the girl, displaying an amount of energy that astonished Ted.

"Fifty thousand dollars, Bessie! Why, why—"

"Give it to me, uncle; please do. It is urgent."

Jack Hall saw that something extraordinary was on the tapis, and that his niece, whom he was greatly attached to, wanted the money for some special purpose.

Without any further protest he sat down at Ted's desk and taking out a small pocket check-book proceeded to draw a check on the Manhattan National Bank for the required sum, payable to the order of Bessie Burnett.

"Here it is, my dear," said the visitor, holding the check toward her.

"You dear, good uncle!" cried Bessie, taking it and throwing her arms around his neck and kissing him.

Grabbing the pen she endorsed the check, "Pay to order of Theodore Morris," and signed her name.

"There, Mr. Morris. I hope that will save you. Hurry, now, you have only five minutes to reach the gentleman's office."

"You are an angel, Miss Bessie," replied Ted with tears in his eyes. "You have probably saved my margins. The price can hardly go lower than two or three points more, and this check will cover that."

Seizing her hand he pressed it to his lips, and rushed from his office.



Will also hurried away, pretty badly demoralized over his own loss, and not caring whether he got fired for remaining out so long or not.

Bessie then explained matters to her Uncle Jack.

"I guess you think a whole lot of that young man, Bessie," said the visitor, with a twinkle in his eye.

"What nonsense, Uncle Jack!" she cried in some confusion.

"No nonsense at all, my dear. I can easily see how the land lies. No girl will do as you have just done unless she has a powerful regard for the person involved. Come, now, tell me—are you two engaged?"

"Engaged!" cried Bessie. "Why, no. We are just friends."

"Just friends, eh? Well, if you're not engaged before the month is out I'm much mistaken, that's all," he said with a chuckle.

"Now, uncle, please don't tease me," she said, putting her arm caressingly around his neck. "And don't tell mother when you see her."

Of course Uncle Jack promised to do exactly as she wished, for he couldn't resist her bewitching ways, and they were talking on a different subject when Ted returned.

"Mr. Morris, this is my Uncle Jack Hall I told you about," said Bessie.

"Glad to meet you, Mr. Morris," said Mr. Hall in a hail-fellow-well-met tone and manner as they grasped hands.

"And I'm glad to know you, Mr. Hall," said Ted. "Thanks to Bessie, you have saved me from going under and losing every dollar I had, \$190,000. I shall be grateful to you as long as I live. It seems like the hand of Providence. If I could have reached my father I might have got through all right. But he was away from his office, and so were the other two gentlemen to whom I intended to appeal. Then you came when everything seemed slipping away from under me, and Bessie came to my aid. You are a noble girl," added Ted, seizing the girl by the hand and kissing it again. "You don't know how much I owe you. From this moment I stand ready to go through fire and water, if need be, to do you a service. I am your devoted friend forever."

Bessie blushed rosy red and looked very happy.

"Are you sure you're safe now, Mr. Morris?" asked Jack Hall.

Ted seized the tape and looked at it.

"Pittsburg Terminal is now 75. I am still good for four points. It doesn't seem possible that it can go low enough to wipe that last \$50,000 out."

"But it might, eh?" said Hall.

"Yes, it might. There is something uncommonly odd about this slump, when I had a tip that pointed to a rise as sure as the sun shines."

"Maybe there was something wrong about the tip," suggested the visitor.

"There might be. Yet I had a confirmation of it over the 'phone."

"Well, you know better than me. I've heard a whole lot, however, about the traps that are sprung in Wall Street to catch even one's friends off their guard."

"It might have been a trap to catch me. A trap of Bowditch and Nickelman's. I don't look like the way they acted when they were in here. It begins to look suspicious to me now that I'm not on the ragged edge."

"I noticed their faces," said Bessie. "They seemed to be pleased over your misfortune."

"If I thought it was really a trap I'd—no, I couldn't do anything now; but some day I'd try to even the score up."

"Well, I like you, Morris," said Hall. "And as Bessie thinks so much of you—"

"Why, Uncle Jack!" cried the girl, blushing furiously.

Ted looked at the confused girl with an eager longing in his face.

"Well, then, we'll leave Bessie out," chuckled Hall. "I'll tell you what I'll do for you. It won't do to lose that \$50,000. I'll give you another check to use in case you find yourself still in the mire. How will that fix you?"

"It's too much to expect of you, Mr. Hall. You have already done—"

"No matter what I've already done. I gave that to Bessie, and she handed it to you. I'll let you have this one myself, and I'll be down to-morrow to see how things are coming on with you."

"Thank you, Mr. Hall. My father will make these checks good if anything should happen."

"Never mind your father. We'll see if you can't get on without appealing to him. Bessie told me that you started out without asking him for a dollar."

"That's true."

"Then don't ask him for a dollar now. I'll see you through this thing because—well, for Bessie's sake. So we'll let it go at that."

The mining man drew another \$50,000 check, this time to Ted's order, and handed it to the boy.

"Don't say a word, but put it in your pocket. I'll see you to-morrow."

Mr. Hall got up, wished Ted and Bessie good-by for the time being and walked out.

"Bessie," said Ted, taking her hand, "I want to tell you again that you're an angel. You saved me from absolute ruin."

"I'm very glad if I did, Mr. Morris," she answered shyly.

"Is it a fact, as your uncle said, that you really like me a little bit?" he asked.

"Why, Mr.—" began the girl blushing.

"Tell me, is it true? I care for you more than anybody else in the whole world, Bessie. I have cared for you right along since you first came here, and now—now I love you with all my heart. Is there any chance for me to win your heart too, Bessie? Is there?"

Ted put his arm around her waist and drew her unresistingly to him.

"Tell me, do you love me?"

"Yes. I love you very dearly," she said, hiding her blushing face on his shoulder.

## CHAPTER X.

### THE END OF THE P. T. MATTER.

Will dropped into Ted's office again after he was through for the day.

He looked like the last rose of summer after it has been plucked and left to wither in the sun.

As a matter of fact, he didn't care much whether school kept or not.

He had lost his \$10,000, and life looked black and unprofitable to him at that particular moment.

"Cheer up, Will. I expect to come out of this trouble with a whole skin, and I'll make that money good to you in that case," said Ted consolingly.

"I don't want you to, Ted," replied Will dolefully. "It isn't your funeral. That tip must have gone wrong, somehow. If it hadn't been for Miss Burnett you'd have been cleaned out on the strength of it, and I'd never have forgiven myself for being the innocent cause. I tell you, Ted, it gives me the shivers to think what a close call you had."

"I'll never have a closer one and get through. It was touch and go with me."

"Bet your life it was. Miss Burnett is a corker. You ought to be grateful to her as long as you live."

"I expect to be. Sit down, I want to talk to you about that tip. Do you know I'm afraid that was a put-up job?"

"A put-up job? How could it be? Billy Dudley is a good friend of mine. He wouldn't try to do me up."

"He may be a good friend of yours, but he's a better friend of his boss, and his boss is Mr. Bowditch, who was here with Mr. Nickelman this afternoon when you called before. There is something suspicious about their actions. Nickelman was clearly disappointed when I walked into his office with the \$50,000 check. Why should he be? He was acting as my broker, and as such should not have shown a feeling of satisfaction when I was on the edge of the soup tureen, especially after I had deposited \$190,000 margin in his hands. It looks to me as if he wanted to make sure that I didn't have a chance to get my money back. As for Bowditch—what interest could he have in the matter, anyway? Yet my predicament seemed to give him great satisfaction. Suppose Bowditch learned through your friend Billy that you and I are chummy? Suppose he told his messenger to hand you out that tip, figuring that you would pass it on to me? Your tip was confirmed by a telephone message to Nickelman in Bowditch's voice, but sent to my office. I begin to realize that that was a trick message put through especially for my benefit, and I was chump enough to walk right into the trap. Those two men were angling for my boodle, I'll bet a hat. Well, they have missed their game by a hair. Nickelman has \$240,000 of my good money up on margin, and I've got another \$50,000 check to put up if necessary. The Nickelman-Bowditch crowd will never be



able to bear P. T. down low enough to beat me now. The stock is bound to recover in a day or two, and when it gets back to its right level Nickelman will have to come up with my deposit, or the greater part of it, at any rate."

"According to your argument it does look a bit crooked," admitted Will. "Some brokers are up to that sort of thing whenever they get the chance. Such men ought to be ruled off the Exchange, but there is no fear that they will be."

"No. Everything goes in Wall Street, provided it is within legal bounds, but the legality is often stretched to the cracking point. If it can be proved that a broker has done crooked work he can be brought to book. The thing is to prove it."

"When I see Billy Dudley there'll be something doing, bet your life," said Will in a determined tone.

"Oh, he'll swear that he told you the truth. How are you going to prove that he didn't?"

"That big slump in P. T. is enough to show he lied to me."

"It may satisfy you that he palmed a gold brick off on you, but it doesn't prove the fact at all."

The boys talked the matter over a while longer and then they went home.

Ted said nothing to his father about the narrow squeak he had had that day from seeing his finish.

He was ashamed to let the old man know he had been such a fool as to fall into the trap he more than suspected Nickelman and Bowditch were guilty of ringing in on him.

Another strong effort was made next day to beat the price of P. T. down still lower, but the effort failed of accomplishing much.

Ted sent word to Nickelman that he was ready to put up another \$50,000 margin whenever it was necessary, and he added by way of a bluff that he could cover any amount of needed margin now.

Apparently this had the effect of calling off the attack on P. T.

The Nickelman-Bowditch crowd saw that they couldn't catch the young broker, so they gave up the fight and busied themselves buying in the stock needed to cover the large amount of short sales they had made the previous day.

While they were doing this the bulls began pushing P. T. up, and Ted was soon out of all danger.

About this time Jack Hall came down to the office.

"Now is your chance to make a little money, Mr. Hall," said Ted. "P. T. is at 78 and going up. It is sure to go to 90, now that the slump is over, and in fact it ought to go to 95—the figure I paid for it. I am looking for that in order to get out with a comparatively whole skin."

"Then buy 10,000 shares for me, and I'll lend you the money to buy 10,000 also for yourself," said the Western mining man.

"I haven't used your last check," replied Ted.

"Then I'll give you a check for \$150,000 in addition. That will pay the margin on 20,000 shares, half of which will be for yourself."

He made out the check and Ted hastened over to his father's office.

"Father," said Ted, "I've got an order for you."

"An order, eh?" chuckled the old man.

"I want you to buy for my account 20,000 shares of Pittsburgh Terminal as near the market as you can get it."

"Twenty thousand shares!" ejaculated Morris senior, evidently astonished.

"Exactly. On margin. Here are two checks for \$200,000."

Ted had had the checks certified on the way, so his father had no doubt about them being as good as gold.

"Is this a customer you've caught?" asked the old man, looking at the signature.

"Yes. He's my third customer—a Western mining man worth a couple of million."

"You're lucky."

"That's right. You don't know how lucky I was to make his acquaintance."

Broker Morris put the deal through, then he said:

"By the way, Miss Brown told me this morning that you called me up on the 'phone yesterday. What did you want?"

"I wanted to talk to you about something that was important at that time, but amounts to nothing now."

"Well, I'll go over to the Exchange and buy that stock for you," said Mr. Morris, reaching for his hat.

There were many brokers on the floor of the Exchange looking for P. T., and when Morris appeared at the pole and began bidding for it the price began to advance.

He got 1,000 at 78; 3,000 at 79; and the balance at an average of 80.

His purchase of 20,000 shares greatly stimulated the buying of other brokers, and in the rush that succeeded him the price went to 86 inside of half an hour.

Ted and Jack Hall sat in the boy's office, conversing and watching the ticker, while Bessie, now the happiest little girl in the world, clicked merrily away at her typewriter, as though her living depended on the amount of work she could turn out.

In the course of an hour Ted's successor in his father's office appeared with a note informing Ted that the 20,000 shares had been purchased at the annexed prices.

"This will be a pool arrangement, Mr. Hall," said Ted, "as long as you insist that I am in with you. At the present quotations we are each about \$60,000 ahead. If it goes to 90 we'll each be \$100,000 ahead on the deal; but I'll be still \$50,000 behind on my former deal. I am in hopes that the price may go to 93, at least, which was the market price when I was such a chump as to give 95 for it."

"I hope it will, for your sake," replied the mining man.

"If it does you'll make about \$130,000 yourself."

"For which I may thank you for suggesting the deal."

"Don't talk about thanks, Mr. Hall. I am under too great an obligation to you for coming to my rescue when I was on the brink of ruin."

"It affords me great pleasure to know that I was of service to you, Morris. By the way, I see you have a certificate for 200 shares of Columbian Extension framed on your wall. What have you got it there for?"

Ted explained how it had come into his possession for the small sum of \$4.

"Have you noticed its price lately?"

"No. I haven't thought about it since I put it on the wall."

"It's quoted at ten cents."

"Then the certificate is worth \$20," laughed Ted.

"It will be worth a good deal more than that by and by. One of the companies I am connected with is negotiating for its purchase. We expect to prospect it much more thoroughly than the present owners have been able to do. On account of its closeness to the Florence Southern, which is taking out high-class ore, we expect to do well with it. If I were you, Morris, I'd buy up all the shares of it you can find East. I had some intention of doing that myself, but as I am pretty well loaded up with other rich property I'll let you avail yourself of the chance."

"Thank you, Mr. Hall. I shall avail myself of your tip as soon as I get out of my present hobble in P. T."

Pittsburg Terminal closed at 88 that day.

Next day the stock continued to interest the traders, and it was boosted to 91.

Then it went to 92 and dropped to 89.

Finally it went to 94, and Ted suggested that Mr. Hall let it go at that figure.

He told Ted to use his own judgment, and Ted told his father to sell out in small lots so as not to disturb the price.

Mr. Morris did so, and secured an average of 94 1-2.

Ted and Mr. Hall each cleared \$130,000 above all expenses. The boy still had his 10,000 margin deal with Nickelman on his hands.

The stock fluctuated for a week up and down and Ted finally decided to close the deal out.

He sent word to Nickelman to sell him out.

The stock went at 93 3-8, and Ted lost about \$20,000, which he presumed went as profit to Nickelman in addition to his commissions of \$2,500. As for Bowditch, he got left altogether if he had calculated on getting a slice of the \$190,000 deposit, which Nickelman of course had to return with the added sum of \$50,000, which Ted had given him at the last moment to save himself from being sold out.

After deducting his \$20,000 loss from his \$130,000 profit on the second deal in P. T., Ted found himself \$110,000 ahead of the game that had been put up on him, as he believed, and he had no cause for complaint.

He then handed Will his \$10,000 back.

"Put that back in bank and leave the market alone after this till the time comes when you can get out for yourself and look after your own business," said Ted to his chum.

"You're a brick, Ted, and I'll follow your advice," replied Will. "It seems hardly fair to take this money from you since I lost mine squarely enough; but since you say



you can afford it, and have made a haul after all in P. T., I'll accept it with grateful thanks."

The boys shook hands over it and were better friends than ever.

## CHAPTER XI.

### A DELMONICO PARTY.

Ted had tried to get his mother and sister to come down and pay him a visit at his office, but though they had made an indefinite promise to do so some day, weeks had passed away since he opened up for himself and they hadn't shown up.

The Saturday before Miss Burnett had arranged to give up her work altogether as a public stenographer was a dull one in Wall Street.

Ted had been at the Exchange, but there was absolutely nothing of any importance doing on the floor.

The brokers amused themselves like a lot of kids in their efforts to pass away the time.

Traders who were not popular got pelted with paper balls, and were hustled about from pillar to post, and had a strenuous time of it generally.

Ted dropped in to see his father, but as the old man was engaged with a caller he did not wait, and returned to his own office.

He was standing by Bessie's table talking to her when the door opened and in walked his mother and sister.

Ted rushed over to greet them.

"Take this seat, mother," said Ted, pointing to the chair beside his desk.

Then he brought up another for his sister, who was tucked out in swell style.

"You're as welcome as the flowers in spring," said Ted gayly. "What do you think of my office?"

"It's a very nice one," replied his mother. "Is that your stenographer?"

"No, mother, I haven't work enough to employ a stenographer. That is Miss Bessie Burnett, who is doing work for different people in the building. I want to introduce her to you."

"Now, Ted, you mustn't do any such thing. You ought to know that we cannot recognize persons in her station. She is a very nice girl, no doubt, and all that, but——"

"Why, she belongs to as good a family as ours. If anything, they're a good deal richer and more tony. Her mother is a blood relation of the Halls of Pittsburgh."

"Indeed!" ejaculated Mrs. Morris incredulously. "Then why is she a stenographer and working for a living?"

"She quits next week. One of her uncles, worth about two million, has made her his heiress."

That statement made a whole lot of difference in the attitude of Mrs. Morris and her grown daughter, who looked on the working class as socially beneath them.

They were willing to be introduced to a young person who belonged to an aristocratic family, and who in addition was heiress to \$2,000,000.

So Ted brought Bessie over and introduced her to his mother and sister, and they received her quite graciously, particularly as they observed she had ladylike manners and was very pretty.

In fact, they took quite a fancy to her, much to Ted's satisfaction.

"Been over to father's office?" asked the boy.

"No. We were thinking of going over in a few minutes," said his mother.

"What's the use? It's half-past twelve now. I want you all to lunch with me. We'll go down to Delmonico's."

Mrs. Morris objected, but as her daughter was rather in favor of the arrangement, Ted's invitation carried the day.

Half an hour later the boy broker escorted the three ladies into the restaurant.

Quite a number of brokers were lunching there, and more than half of them knew Ted personally or by sight.

All wondered who the boy's guests were.

Both of the young ladies were more than ordinarily pretty, and Edith Morris put on a whole lot of style, while her mother surrounded herself with that air of exclusiveness that one notices in the upper ten.

Several of the traders bowed to Ted, and he returned their salutes.

The young broker ordered a swell lunch for his party, and while waiting to be served they passed the time in talk.

Suddenly Edith uttered an exclamation.

"There's father," she said, looking in the direction of the door.

Ted glanced over and saw his father entering with another broker.

"I'll bet he'll be surprised when he sees you here, mother," he chuckled.

As Mr. Morris was coming down one of the aisles a broker stopped him and nodded in the direction of Ted and his party, at the same time saying something to him.

The trader looked over and saw his wife and daughter with his son and a young lady who was a stranger to him.

He was undoubtedly taken by surprise.

However, he walked over to the table.

"This is something decidedly out of the usual," he remarked with a laugh, looking at his wife.

"Yes. Edith and I came down to visit Ted at his office, and he has done us the honor of inviting us out to lunch," replied Mrs. Morris.

"Father, this is Miss Burnett," said Ted, seizing the opportunity to introduce his lady-love to the old man.

Mr. Morris bowed and expressed his pleasure at meeting her.

The broker called up his friend and introduced him to his wife and daughter as well as to Ted and Bessie.

"I hope you'll accept my invitation to lunch with us," said Ted to his father and the other broker. "We can make room for you at this table."

George Morris laughed and accepted the invitation for himself and friend, and they took their places at the table.

The two young ladies attracted a great deal of attention, and some brokers coming in who knew Mrs. Morris and her daughter, the news soon went around the room.

"This son of yours, my dear, is getting to be a personage of some importance in Wall Street," said Morris senior to his wife. "It's a pretty big jump from a messenger boy to a broker, but he seems to have made it with some credit to himself."

Mrs. Morris smiled and looked pleased.

"You mustn't mind, mother, what father says about me," laughed Ted. "He's getting jealous over my success. He's disappointed because I haven't seen my finish as he prophesied I would in a short time. I started out with a small sum of money, father knows how much, and now I have at least fifteen times as much. I guess I've done pretty well for a boy with my few years' experience in the district."

"Don't be so cock-sure that you won't see your finish yet, young man," said Mr. Morris dryly. "It's when you aren't looking for it that something may happen that'll make your head swim."

"I won't deny that, father. A man can lose his money quicker in Wall Street than anywhere else that I know of. I've known of brokers to lose a million in ten minutes, and a million is a good deal more than I own yet, though I expect to get there in time."

Mr. Morris' eyes twinkled.

"When I was a messenger boy I thought a million a mighty big sum of money, and the reward of a lifetime of effort. Nowadays the rising generation seems to regard a million as a mere bagatelle, and its acquisition merely an incident."

"When you were a boy, father, millionaires were not so numerous as they are now. Now they're so common that unless you make a million you're hardly in the swim. Some of our money kings make a score of millions in an hour through some financial juggle. Look at the millions controlled by the men behind the steel trust, or the oil monopoly, or the meat——"

The appearance of the waiter with the dishes interrupted Ted's oratorical effort and the conversation took a more interesting turn after that.

The party spent more than an hour at the table, and then Mrs. and Miss Morris took a cab uptown, while Ted and Bessie were content to patronize the elevated railway.

Ted accompanied the girl to her home, which she and her mother expected to soon vacate for the new home purchased for Mrs. Burnett by her wealthy brother Jack.

The young broker received a warm welcome from Bessie's mother, for he was looked upon as a prospective member of the family.

Both Mrs. Burnett and her brother regarded Ted with



great favor, because he belonged to a highly connected family, and because his future looked very promising.

He was bound to succeed to his father's business some day, as well as a part of the old man's wealth, therefore he would make a most desirable son-in-law.

Ted was invited to remain to tea, and did so, and afterward he and Bessie had the little sitting-room all to themselves.

What they said to each other as they sat close together on the sofa would not interest the reader, so we shall not undertake to repeat it.

It is enough to say that they enjoyed their companionship as much as two turtledoves are supposed to do, and at ten o'clock the young broker took his departure for his home, his mind full of happy visions of the future in which Bessie was the most important figure.

## CHAPTER XII.

### TED GETS HOLD OF A FINE TIP.

Acting on Mr. Hall's advice, Ted hunted around for Columbian Extension mining shares which had a quoted value of ten cents.

Ted picked up 5,000 shares on the Curb, and he found 5,000 more over among the Jersey City brokers.

The 10,000 shares cost him \$1,000, and he put them away in his safe.

He occasionally met Broker Nickelman in the corridor, or in the elevator, and exchanged bows with him; and he sometimes saw Bowditch on the street, but neither of them had called upon him since the P. T. matter.

In his own mind Ted was satisfied that the two men had tried to ruin him through P. T., and he hoped that some day he might be in a position to get back at them.

Ted had no wash-basin in his office, and when he wanted to wash his hands he had to go to the public wash-room on that floor.

One day when he started to open the door of this room on his way out he saw Nickelman, Bowditch and another broker standing by in earnest conversation.

Rather than lift his hat to either Nickelman or Bowditch, he drew back to wait until they walked away.

He held the door about an inch ajar so as to know when they made a move.

While in this position the voices of the three men easily reached his ear.

He didn't intend to listen to their conversation, for he was not at all interested in their movements, but he couldn't help hearing what they said.

What he inadvertently heard soon attracted his attention, and he found himself listening in spite of himself.

"You are sure that the consolidation of the two roads is an accomplished fact, Elkins?" said Nickelman with some eagerness.

"Positive. I got the tip direct from my brother-in-law, who is secretary of the P. & H. He told me that the news would be public property in a week, and that I had no time to lose in getting hold of every share of the N. & O. I could pick up at the present low figures, which are around 42, for those on the inside were looking for it everywhere, and even with my advance information I might have great trouble in finding much of it. Well, I've been looking for the stock on the quiet, and occasionally bidding for it on the Exchange, but all I've been able to secure are 3,000 shares. However, that is something, anyway."

"What's the use of telling us about this matter if we can't make anything out of it?" asked Nickelman impatiently.

"I'm coming to that now," said Elkins. "I've found out that a man named Pratt, who lives in Yonkers, has 15,000 shares of N. & O. The present market value of the block is \$630,000. Now, I can't raise more than \$200,000, so I thought if you two went in with me to the extent of \$210,000 each we would buy these shares and make a good thing out of them."

"Who is this man Pratt who has those shares?" asked Nickelman. "How do you know that he'll sell his holdings in N. & O.?"

"He's a retired capitalist, and lives on Union avenue. I know he's been wanting to dispose of the stock, but he always wants a point or two above the market rate, and nobody seems willing to pay him his price, as the road has

been under a cloud for some years. This consolidation will rescue the road from its difficulties and put it on its feet."

"Well, Bowditch and I will consider your proposition and let you know inside of an hour. On the whole, I think it looks like a pretty good thing, and the chances are we'll go in with you," said Nickelman.

A few moments later Elkins started for the elevator, while Nickelman and Bowditch walked over to the former's office.

As soon as the corridor was clear Ted came out of the wash-room and returned to his office.

He was not a little excited over what he had heard.

For many weeks back he had seen rumors in the financial papers about a contemplated consolidation of the N. & O. with the P. & H.

If the consolidation really was an accomplished fact, as this man Elkins asserted, there wasn't any doubt that N. & O. shares would be in great demand, and that in consequence the price was bound to go up.

If the stock had all been bought up by those wise to the state of affairs, its scarceness would send its value booming.

Ted figured that the best thing for him to do was to make inquiries around for N. & O. shares.

So he put on his hat and made a tour of the most likely offices at which he expected to find some of the stock if it had not been bought up.

He didn't find a share.

Ted then called on his father and told him he wanted to get any part of 5,000 shares of N. & O.

"I've been around to a score of offices," the boy said, "but I couldn't find a share. I wish you'd go to the Exchange and see if you can get any. You can bid a point and a half above the market if necessary."

Mr. Morris went over to the Exchange and tried to get the stock, but nobody seemed to have any, and he sent Ted word that he had not been able to get it, but would try again later on.

He tried again, but up to the close of the market he failed to secure any.

Ted got \$100,000 in large bills out of his safe deposit box and started for the city of Yonkers via the Ninth avenue elevated railway to 155th street, and thence by the Putnam Division of the N. Y. C. R. R.

He got out of the train at the Getty Square terminus in Yonkers, and then the first thing he did was to look up Mr. Pratt in the city directory.

He found his address on Union avenue, and started for it without delay.

On arriving at the Pratt residence Ted asked for that gentleman and was invited into the parlor.

In a few minutes a little while-haired gentleman appeared.

Ted introduced himself and the object that brought him to Yonkers.

Mr. Pratt stated that he had the 15,000 shares of N. & O., and was willing to sell them for 44.

"That's a point and a half above the closing price today," said Ted.

Mr. Pratt nodded.

"I ought to get 45 for the stock," he said; "but I'll let it go for what I said. That is positively my lowest figure."

"Well, I'll take the stock and pay you \$100,000 down as deposit. The balance of the purchase price I'll fetch up tomorrow when I call for the certificates. Will that be satisfactory?"

"Quite so, young man. Whom do you represent?"

"Myself. I am a Wall Street broker. There is my card."

"You are a young-looking man for a broker. Any relation of George Morris?"

"Yes, sir. He is my father."

"Ah, indeed!" said Mr. Pratt with some interest. "I know your father in a business way, having had some dealings with him. Well, I'll write you a receipt for the deposit, and that will give you a claim on the stock at 44, even if it jumps in value between this and the time you call to claim it to-morrow."

Ted handed him the money, which Mr. Pratt counted and found correct.

The boy broker then put the receipt in his pocket and took his leave.

## CHAPTER XIII.

### NICKELMAN LAYS ANOTHER TRAP FOR TED.

Nickelman and Bowditch agreed to go into the pool arrangement with Elkins to purchase the 15,000 shares of N. & O. from Mr. Pratt, of Yonkers.



They raised the necessary amount of money and gave it to Elkins, who then started for Yonkers to get the stock.

When he called on the retired contractor, Elkins was paralyzed on learning that he had sold his stock the afternoon before to a young broker named Morris.

Elkins, much chagrined, secured Ted's address from Mr. Pratt and hastened to report the unprofitable result of his mission to Nickelman.

"You say he sold the stock yesterday afternoon?" said Nickelman, not at all pleased to learn that fact, when Elkins announced that their profitable project was blocked.

"Yes, to a young broker named Ted Morris, in this building."

Nickelman uttered an imprecation.

"Are you sure of that?" he asked with a vicious snap of his jaws.

"Well, that is what Mr. Pratt told me."

"How in thunder did that boy find out that Pratt, of Yonkers, had the stock?"

"Oh, some broker who has had dealings with Pratt must have told him."

"I'd rather anybody else had done us up than that boy. I hate him."

"What did he do to you that you're sore on him?"

"I'd rather not speak about it," replied Nickelman, with a frown. "If I were you, Elkins, I'd call on him and try and find out for whom he bought that stock. Maybe you could get hold of it at an advance of two or three points. Part of a loaf would be better than no bread."

"All right. I'll do so."

Elkins got up and started on his mission.

When he walked into Ted's office Miss Burnett was its only occupant.

"Is Mr. Morris around?" he inquired.

"No, sir. He won't be back for an hour or two. Will you leave your name?"

Elkins did so and took his leave rather disappointed.

The reason why Ted wasn't in was because he had gone to Yonkers with the money to pay for the N. & O. shares.

His father had loaned him \$400,000 to help him carry the deal through, and Ted had promised to turn over the certificates to him as security for the money.

When he got back to his office Bessie told him that a gentleman named Elkins had called to see him while he was away.

Ted chuckled, for he knew who Elkins was, and judged the object of his visit.

Elkins called at half-past three and introduced himself.

"I heard that you bought 15,000 shares of N. & O. stock from Mr. Pratt, of Yonkers," said the visitor.

"I did."

"Do you think the person for whom you bought it would sell it at an advance, say, of two or three points?"

"I hardly think he would."

"You could find out for me, couldn't you?"

"I can answer you now—he bought it to hold in expectation of a rise."

"I take it then that he wouldn't sell for any price under 50," he said.

"He would not," replied Ted.

"Then there is no use of my saying anything more on the subject."

With those words Elkins bade the boy broker good-afternoon and left.

Next day the brokers were wondering at the scarceness of N. & O., and the efforts of several of them to capture some of the stock sent the price to 50.

Two days later the official announcement of the consolidation was made in the financial journals and the daily press, and N. & O. jumped quickly to 60.

Ted sent word to his father to sell 5,000 shares at that price.

The stock was snapped up as fast as offered in 500 and 1,000 lots, and Ted made a profit of \$16 a share, or \$80,000.

The price advancing to 62, Ted let out another 5,000 and made \$90,000 more.

He got 63 for his last 5,000 shares, representing a profit of \$95,000.

Altogether he cleared a quarter of a million out of the deal, raising his working capital to \$550,000.

Miss Bessie Burnett having quitted the office for good, Ted hired an office boy to answer questions when he was out.

He had never worked in Wall Street before and hardly realized what a snap he had at Ted's office.

George Morris knew that Ted had made half a million dollars in fortunate speculations since he started out for himself, and he was mighty proud now of his son and heir.

He was so delighted, in fact, that he incautiously let out the fact of Ted having made a big wad of money in his own business.

The brokers he told about the matter congratulated him on having such a smart son, and then went away and began to figure how they could get at the young man's pile.

Nickelman and Bowditch were dead sore on him, as a matter of course.

When they learned from other brokers that Ted was now supposed to be worth a half-million they became eager to put up another job on him.

They took their own particular crowd into their confidence on the subject, and pipes were at once laid to catch the boy broker napping.

One afternoon Nickelman called on Ted.

"Are you doing anything in the option business, Morris?" he inquired.

"I haven't done anything in that line yet," replied Ted.

"I want to get 20,000 shares of D. & P., but I haven't the cash to pay for it on immediate delivery. I understand you have considerable capital lying around loose. Perhaps you'll sell me a ten-day option on the stock at a small advance on the market price. By that time I'll be in a position to take up the stock."

"That's a pretty big deal, Mr. Nickelman," said Ted, wondering what game the trader was up to, for he had no confidence in the man.

"Yes, it's a good-sized deal, but I guess you can handle it as well as any broker."

Nickelman thought the compliment might have its effect on the boy.

It didn't, however.

Ted, however, decided to sell Nickelman the option if he really wanted it, because he happened to know that his father held control of that amount of D. & P. shares, and consequently he couldn't get caught in a trap.

After pretending to consider the matter he told Nickelman he could have the option for 65, the current value of the shares being then 62.

Ted intended to go over to his father's office and secure the stock at 62 right away and thus insure himself a profit of \$60,000, no matter if the stock did go up, as he had an idea it would, for Nickelman wouldn't purchase such an option at a three-point advance on the market unless he had good reason for believing that it would jump in value before the end of the ten days.

"I'll take you," said Nickelman, overjoyed at securing what he had come to get. "How much deposit do you want?"

"Five per cent. on the current value," replied Ted.

"All right," said Nickelman, who immediately drew his check for \$62,000.

The broker took the option and hurried away, satisfied that he had Ted in a hole at last, for he and his associates had bought up most of the shares on the market that they could find, and they did not see how the boy could secure the 20,000 involved in the option.

They were ignorant of the fact that George Morris held those 20,000 shares that Ted was counting on to make the option good.

They believed that block was held by a big trust company as an investment.

So it had been until that morning, when it was sent to Morris to be disposed of, and Ted knew that the stock had not yet been offered for sale.

As soon as Nickelman left the office Ted telephoned his father about the option deal he had made with Nickelman on the strength of his knowledge of those 20,000 shares, and asked his father to hold them for him on the usual margin, and that he would be over shortly with the money.

Morris senior replied "All right," and fifteen minutes after Ted brought him \$200,000 to cover the margin.

"There's some kind of a trap behind that option, Ted," said his father; "but now that you have the stock ready to deliver on Nickelman's call they can't do you up. On the contrary, you're bound to make a profit."

Ted grinned, took up his memorandum and returned to his own office, wondering what kind of a trap the Nickelman bunch expected to spring on him.



## CHAPTER XIV.

## TED FINDS HIMSELF WORTH A MILLION.

Ted felt satisfied that there was going to be a rise in D. & P.

He decided to go around among the offices and see how much D. & P. he could buy in at the market.

After visiting a dozen offices all he succeeded in getting were 3,000 shares.

As he walked into the thirteenth office he met Nickelman coming out.

"Looking for D. & P. to cover your option?" grinned the broker.

"I admit I'm hunting for the stock. Know anybody who has any?"

"Oh, yes, I know several persons who have it, but they are not selling it just now."

"Holding it for a rise?"

"I guess they are."

"You expect to see it go up since you paid me three points above the market for those 20,000 shares?"

"You don't suppose I bought them for fun, do you?"

"No, I don't believe you're built that way."

"I should say not. Well, ta-ta! I hope you'll be able to get those shares, for I shall call on you for them some day within the time limit."

With a chuckle Nickelman walked off, satisfied that Ted was in the soup.

After spending the whole morning hunting for D. & P., the net result was 6,000 shares, and they cost the boy an average of 63.

He went around all the afternoon on the same hunt and got 4,000 more, but that was the limit, and he paid an average of 64 for them.

Next morning D. & P. jumped to 68 on the Exchange.

Later on it went to 75.

As Ted was returning to his office from lunch he ran against Bowditch.

"Hello, Morris! I fear you're looking for D. & P.," he said with a complacent look of mingled triumph and satisfaction.

"Got any you want to sell?" asked Ted in a cheerful tone.

Bowditch was surprised at his unconcerned manner.

"I've got a thousand I can sell you at 90," he answered.

"You don't want much for them," said Ted. "D. & P. is going at 75 now, I believe."

"But can you get any at 75?"

"I haven't tried."

"How about those 20,000 you sold Nickelman on a ten-day call?"

"Did he tell you about that deal?"

"Oh, yes; he's got an idea that, owing to the scarceness of the stock in the market, you won't be able to get the shares."

"That needn't worry him any."

Bowditch looked still more surprised.

"You talk as if you had the stock in your safe ready to deliver," he said, looking curiously at the boy broker.

"Maybe I have, and maybe I haven't," replied Ted. "If I haven't I guess I've got cash enough to pay the difference between what I agreed to deliver the stock for and the market price."

"That might be a quarter of a million."

"I've got to make good, no matter what it amounts to."

"One would almost take you for a multi-millionaire from the light way you pretend to look upon a quarter of a million."

Ted chuckled and walked away, leaving Bowditch gazing after him in some wonder.

Bowditch then went into the Exchange.

D. & P. closed that day at 77.

Soon after the Exchange opened next morning the price was run up to 85.

At noon it was quoted at 90.

By this time the attention of all the brokers had been attracted to it, and the usual scenes attending a boom were re-enacted.

Ted stood up in the gallery and watched the exciting scene below with much interest.

He wondered how high the price would go before the syndicate began to unload.

He judged that Nickelman would call upon him for the stock as soon as high-water mark had been reached.

He intended to dump his own 10,000 shares on the syndicate about the time they started in to liquidate, and he knew it would be a shock to them to have to take in so many shares at top-notch figures.

For the next two days there were few bona fide sales in D. & P.

The syndicate had to resort to wash sales in order to establish a quotation.

Finally they got the price up to 105.

That was the ninth day of the option, and then Nickelman called on Ted for the 20,000 shares.

"Got a certified check for the amount you owed me?" asked the boy.

"Here it is," said the broker, showing it.

Ted took it and endorsed it "Pay to the order of George Morris. Ted Morris."

Then he wrote an order on his father for the 20,000 shares.

"Hand that check and that order to my father at his office and he will give you the shares," said Ted.

"Do you mean to say that you can deliver that stock?" gasped Nickelman in astonishment.

"I can, and 10,000 more if you want to buy them at the market," replied the boy coolly.

Nickelman was staggered.

Still he would receive 20,000 shares at 65 whose market value was now 105.

That represented a profit of \$800,000 if the syndicate could hold the price while unloading.

When Nickelman went away to deliver Ted's order at his father's office, the boy wrote an order to his father as follows:

"Father—Go on the floor and dump my holdings in D. & P. on the syndicate in two lots and in quick succession. They'll have to take it in, but it will make a large hole in their profits. Ted."

He put it into an envelope, addressed it to his father and sent it by his office boy.

As soon as Mr. Morris handed the 20,000 shares of D. & P. to Nickelman he started for the Exchange and executed his son's directions.

The syndicate was staggered by the two lots of 5,000 shares which they were obliged to take in at 105 to sustain the price, and so Ted made a profit of \$416,000 out of the members of the pool.

He also made \$60,000 out of his option deal.

When all settlements had been made he found himself worth something more than a million—all made within the year.

## CHAPTER XV.

## CONCLUSION.

Soon after Bessie Burnett and her mother took possession of their new home—a handsome private house in Harlem—Jack Hall returned to Goldfield where his business interests lay.

Ted visited Bessie two, and often three, times in a week, frequently taking her to the theater or some other place of amusement.

One day a young trader to whom he had been introduced a short time previously called at his office.

"I've got a tip on a certain stock that is being cornered by a combination of big brokers, but I haven't enough money to make much of a play on it. Will you go in with me if I tell you all about it and give me a share of your winnings?"

"Well, I don't know. You must tell me all about the thing first, and then after I have made an investigation I'll give you my answer," returned Ted.

"I s'pose that's fair enough," replied the young trader, after a moment's thought. "The name of the stock is D. & H.," and he went into the details of how he had got hold of his pointer.

"Well, drop in to-morrow afternoon," said Ted, "and I may be able to let you know what I'll do about the matter."

A short time afterward Ted went out to make some inquiries about D. & H.

He called on his father, but the old man was out some-



where, and so Ted went to call on a broker named Eldridge, in the Pluto Building on Broad Street.

This was the building where Bowditch had his office.

It was on the same floor with Eldridge's office.

As Ted was passing down the corridor the door of Bowditch's place of business opened and Bowditch came out in company with the young trader who had just called on Ted.

"Well, you get him into the deal and I promise you it will be a wad of money in your pocket," said Bowditch as they passed toward the elevator. "We've been trying for six months to catch him, but——"

That is all Ted heard, but it was enough to put him on his guard.

That evening Ted had a long talk with his father about D. & H. and the Bowditch crowd.

"I'd give a whole lot to catch them at their own game and catch them bad," said the boy broker. "The question is how to do it?"

"Let Bowditch think that you've fallen into the trap," said his father. "That young fellow who gave you the tip will probably steer you around among Bowditch's friends who will have D. & H. to unload on you. Buy it, and as fast as you do notify me and I will sell the same amount for you at the exchange, then when they deliver the stock to you send it to me and I will in turn deliver it to the broker I've sold it to. When they have loaded you up with a large amount of the shares as they will suppose then you will see what will happen."

Ted determined to follow his father's advice, so when the young trader called next day Ted told him he had decided to use the tip.

The young trader, whose name was Brooks, took him to one of the friends of the Bowditch-Nickelman crowd, and the broker said he had 5,000 shares which he would sell at half a point above the market.

Ted, however, refused to give more than the market price, and finally the broker consented to let him have the stock at the prevailing price, so Ted bought the block.

Brooks took him to the brokers, and Ted bought 20,000 shares of D. & H. at 72.

"Will you buy any more?" asked the young trader.

"Do you know anybody else who has any?" asked Ted.

Brooks pretended that he didn't, but would make it his business to find out and report next morning.

When they separated Ted called on his father and told the old man he had bought 20,000 shares of D. & H.

"I'll sell that amount to-morrow for you on the Exchange," said Morris senior.

Accordingly Mr. Morris sold 30,000 D. & H. next day for Ted.

Brooks turned up as Ted expected he would and told him he had located 10,000 more shares.

Ted went to the broker with him and purchased it.

"I guess that is all I can afford to buy," said Ted to Brooks. "I ought to make half a million out of this deal. In that case I'll give you \$100,000."

The young trader went away apparently delighted, and subsequently the Bowditch-Nickelman crowd held high jinks over the apparent success of their plan to do up Ted.

In due time the men who had sold Ted the shares delivered the certificates and got their money.

Ted without delay turned the certificates over to his father, who in turn delivered them to the parties who had bought them from him.

Then the boy broker watched for developments.

They came when Bowditch and Nickelman went on the floor of the Exchange and made a bear attack on the stock.

The price fell quickly and was soon around 50.

To hold the price at that point Bowditch and Nickelman were forced to keep on selling at intervals.

Ted then ordered his father to accept all of the offers made by either Bowditch or Nickelman, but not to buy from any one else.

In this way the boy broker soon had calls on the two conspirators for 60,000 shares at around 50.

That represented \$3,000,000 worth of the stock.

Mr. Morris in the meantime got up a pool among his friends and they began buying in all the stock they could get hold of from anybody at the low figure it was then going at.

The shares soon got scarce and Mr. Morris then began to bid the price up.

The Bowditch-Nickelman crowd made a frantic effort to keep it down by selling another million dollars' worth, which

Ted took in, but they soon found the ground slipping from under them.

Then they quit and started to buy in themselves to cover their immense short sales.

As the George Morris pool had control of two-thirds of the shares on the market and were bulling the price, the conspirators began to realize that they were in a desperate fix.

When the price got to 60 they had only been able to buy about 30,000 shares, or less than half of what they needed to fill their engagements, and they were out about \$300,000.

Nickelman, presuming that Ted still had the 30,000 shares, if he had not been forced to sell out when the price was down to 50, called on him to see if he could buy the shares.

"I understand that you have some D. & H., Morris," he said.

"I haven't a share just now," replied Ted.

"You haven't a share! Did you have to sell what you bought a few days ago?"

"How did you know I bought any a few days ago?"

"I heard you did," replied Nickelman with a guilty look.

"Then you heard right. I got a tip that it was going to be boomed and I bought 30,000 at around 62. I got rid of it at the same figure right away, however, as I found out that the tip was a fake one."

Nickelman looked paralyzed at this.

"I saved my bacon, for the price soon dropped to 50. However, I have the call on a bunch of D. & H. that I bought yesterday. I'll sell you as much as you want of it at 70."

Nickelman wouldn't give 70, and he rushed away to try and get the stock cheaper.

He found nobody willing to sell at the market when the price was rising every little while.

That afternoon the Bowditch-Nickelman bunch met in Bowditch's office.

They were 40,000 shares short of the amount they were pledged to deliver next day at three.

"What are we going to do?" asked Elkins, who was in the scrape with the others.

"D. & H. closed at 63 3-8. It will probably open at 64," said one of the bunch. "We must buy at that."

"Bowditch and I have been trying all afternoon to buy at 64 and we couldn't get a share," replied Nickelman. "The stock seems to be cornered. If it is we're up hard against it, and will be driven to the wall."

Next morning Nickelman and Bowditch made desperate attempts to buy the stock, but failed to get over 10,000 shares, and when the tape indicated that D. & H. had reached 72 they threw up their hands.

At three o'clock when they had to deliver 70,000 shares they were still 30,000 behind.

Then Nickelman and Bowditch called on the broker Ted's father had employed to buy from them, and he referred them to Ted for a settlement.

That was the last straw with them.

They had no other course than to call on Ted, and he was in a position to dictate his own terms.

"If you can't deliver the stock, gentlemen, then I'll take the difference between 50 and the market," said Ted.

"That will amount to three-quarters of a million, and will ruin all of us," replied Nickelman.

"Well, I'll knock off five points. Maybe that will save your seats," said Ted.

Those were the best terms he would make, though he agreed to take their note for a portion of the money, and so they settled on those terms.

Nickelman and Bowditch saved their seats in the Exchange, but the others had to sell out and go on the Curb.

Ted himself cleaned up over half a million.

His success in D. & H. soon leaked out, and he was hailed as a Wall Street wonder.

He has lived up to the reputation he thus achieved ever since, and now, at the head of the combined business of his father and his own, is regarded as the most solid broker in Wall Street.

Of course he married Bessie Burnett in due time, and they live very happily together in a fine home with their growing family of girls and boys.

Next week's issue will contain "DICK DARRELL'S NERVE; OR, FROM ENGINE-HOUSE TO MANAGER'S OFFICE."

**Send Postal for Our Free Catalogue.**



# HELP YOUR COUNTRY!

## WHEATLESS MEAL A DAY.

1.—To save the wheat. There will be enough both for this country and our Allies if by making slight sacrifices, such as adopting a wheatless meal a day, the nation saves for the good of all.

2.—To save meat. This is necessary because the supply of cattle and hogs is decreasing. Buy less and serve smaller portions.

3.—To save the fats. Use no butter in cooking. "We consume three times the fats that are necessary for nutrition, and we need them for war."

4.—Any deficiency in the food supply occasioned by following the above instruction can be made up by increasing the use of fish, potatoes, beans, cabbage, turnips, and vegetables generally, and corn, buckwheat, rice and rye.

5.—To save transportation. Consume products of local origin as far as possible, as "our railways are unable to meet the war pressure for munitions."

6.—We preach, and want every one to preach, "The Gospel of the Clean Plate," to buy less food-stuffs, to serve smaller portions, and to see that nothing of value goes into the garbage can."

"It is plain enough how we were forced into the war. The extraordinary insults and aggressions of the Imperial German Government left us no self-respecting choice but to take up arms in defense of our rights as a free people and on our honor as a sovereign government. The military masters of Germany denied us the right to be neutral. They filled our unsuspecting communities with vicious spies and conspirators, and sought to corrupt the opinion of our people in their own behalf. . . . Much as we had desired peace, it was denied us, and not of our own choice. This flag under which we serve would have been dishonored had we withheld our hand."

—WOODROW WILSON.

"In all democracies there is one serious defect, and that is the difficulty of arousing the people promptly in cases of emergency to the dangers of the situation. The chief danger confronting us to-day is the fact that in this great republic of 100,000,000 population it may be difficult to get the people aroused quickly enough to enable them to strike the initial blows effectively enough to end this war as quickly as it ought to be ended and as it can be ended if the right sort of organization can be effected."

—WILLIAM G. MCADOO.

## YOUNGEST BOND HOLDER.

The honor of being the youngest Liberty Bond holder is claimed to belong to Henry M. Foley, jr., of Palmer, Mass., who was born at 6.30 in the morn-

ing of June 1st and whose father purchased him a bond before he was 2 hours old.

Florence Estelle Rogers of Medford, Mass., whose father purchased a bond for her when she was 8 hours old, has been considered the youngest bond holder.

At any rate, Massachusetts retains the honor of having the youngest Liberty Bond holder.

## SOME LIBERTY LOAN ITEMS.

New York banks are said by the New York Times to now hold very small blocks of Liberty Bonds. This is accounted for by the fact that most of these banks received only a relatively small amount of the bonds they subscribed for, and that they have made sales to their customers of those they did receive under the allotment. The fact that the banks are not loaded down with these bonds is regarded by the Times as denoting a very healthy condition for the Liberty Loan Bond market as it shows that there is a popular demand for the bonds.

The New York Sun says that the astounding leap in the number of bond investors from the comparatively small number of bondholders previous to the Liberty Loan Bond sale to over four million subscribers to the Liberty Loan, has opened the eyes of the banking world to the enormous possibilities which will undoubtedly be at their disposal for placing the second government loan. The people, it states, have been impressed with the advantage of saving and lending money to the government.

Postal savings in New York have been mounting rapidly, notwithstanding numerous purchases by small investors of Liberty Loan Bonds. Deposits at the New York post-office and branches increased nine million dollars, or 48 per cent. for the current year, and the number of depositors now number 135,000.

The Cleveland Plain-Dealer of July 20th is authority for the statement that the Federal Reserve Bank of Cleveland has lately sold about five and a half million dollars worth of Liberty Loan Bonds at par and accrued interest.

The New York financial correspondent of the Philadelphia North American predicts that Liberty Loan Bonds will soon go to a little above par.

The San Francisco Chronicle states that the withdrawals from banks to make the payments on the Liberty Loan subscriptions caused only a slight shrinkage in deposits, the deposits for that Federal Reserve District amounting to over three hundred million dollars and the shrinkage being only one hundred twenty-two thousand dollars. The shrinkage, stated as due solely to the Liberty Loan payments, will be more than made up almost immediately by the redepositing of the money in the banks.



# OUT FOR EVERYTHING

OR

## THE BOY WHO TOOK CHANCES

By GASTON GARNE

(A SERIAL STORY.)

### CHAPTER XXII.

#### THE VOICE OUT OF THE WALL.

"What does that mean?" cried Grace, quickly, her sweet face paling.

"That I'm an outcast now," Ned laughed, bravely. "That honorary membership was the sole prop that I had under my social standing around here. Oh, well, what do I care?"

"But I care! We care!" Grace protested, vigorously. "Papa will have that set right as soon as he gets home. Oh, here come Mrs. and Miss Delafield to spend the afternoon.

The carriage rolled along the road. Grace waited to greet her visitors. To Miss Fulham's surprise the carriage did not pause, but went on by the gate.

"Not coming in?" Grace called, pleasantly.

But Mrs. and Miss Delafield, sitting bolt erect in their carriage, rode on without a look or word.

Grace stared, gaspingly, at Ned.

"They gave us the direct cut!" she quivered. "What can it mean? Oh, Ned, can it be that we're looked upon as being no better than criminals now?"

"The snobs!" Ned cried, fiercely. "But my interference has brought this upon you, Grace!"

"It was done in helping us—and in helping my uncle!" Grace retorted with spirit.

"But if it had not been for me——"

"We would have been in far greater trouble than we are! Listen, Ned Warren! You are brave; so are we! This trouble has come upon us all! We will face it together with a solid front against the whole world!"

"Why, this isn't such an awful lot of trouble," laughed Ned.

"It's enough," sighed Grace.

"Nothing that a young fellow and a girl can't go sailing through," he asserted, boldly.

"Nothing that we two can't bear, anyway," Grace replied, looking up quickly.

"Nothing that any fellow and girl can't go through, when——"

"When——" prompted Grace.

"When they're in love," finished Ned, boldly.

The next instant he was almost sorry that he had spoken so quickly.

For Grace drew back, her face flushing, then turning very white.

There was a startled look in her eye, and she drew herself up just the least little bit haughtily.

"Have you given thought to what you have said?" she asked, rather coldly.

"Not by a long shot! It's just the time, Grace. When you're in trouble, I want you to know that I am serving you because I do love you. If you care for me the least bit, as I hope you do, then it will be a comfort to you to know that I am serving you because I love you. But, Grace, I'm not trying to trade on your gratitude. Listen to me! If I succeed in helping your uncle to free himself, then I'm going to return to this subject of my love. If I don't help your uncle clean out of his fearful scrape, then I shall never ask you to be what I most want you to be—my wife."

"Your wife?"

"That sweet word seemed to take the girl wholly by surprise.

Plainly she had never given a thought to the plans that had surged in Ned Warren's brain.

"That's the understanding," Ned went on quickly, catching at his own breath as he spoke. "If I succeed, then I'm to have the privilege of taking up this talk again. If I fail, Grace, I give you my word that I shall never open my mouth again as to what has passed just now."

"Here comes a carriage," cried Grace, as she looked down the road. "Why, it's—it's dad back from the city!"

"Some one coming who won't give us the cut direct, then," cried Ned, eagerly.

Trembling, Grace waited by the gate.

As the carriage drew near Mr. Fulham, blowing a kiss to his daughter, ordered the driver to stop.

Grace flew to her father, embracing and kissing him, while Ned sauntered away in the background.

"Who's the young man?" asked Mr. Fulham.

"Mr. Warren, who has been a most kind friend to us."

"Present him then, my dear."

"Oh, Mr. Warren!"

Obedient to the sweet-voiced call, Ned turned, walking toward the carriage with the steady stride of a soldier.

Mr. Fulham glanced at the erect, well-set-up young man approvingly.

The presentation over, Mr. Fulham asked:



"Won't you jump into the carriage and come up to the house with us?"

Ned glanced at Grace. She smiled back at him, though shyly, and he stepped into the carriage.

Mrs. Fulham was waiting for her husband at the door.

"Now come right into the library and let me know what all this trouble is," cried Mr. Fulham.

He was a tall, rather broad-shouldered man of fifty, erect, alert, clear-eyed, smooth-faced and sturdy looking. His voice was one of the cheery kind that promises to set all right quickly in times of trouble.

With one arm around his wife, and the other around his daughter, Mr. Fulham walked down the corridor.

At the door he turned to look behind him.

"Where's the young man—Warren?" he asked, heartily.

"I—I fancy he has gone off until he is sent for," Grace replied, slowly.

Leading his wife and daughter into the library, Mr. Fulham, after closing the door, asked:

"Has the young man had any hand in helping you out of your troubles?"

"He has been of the greatest comfort to us both," replied Mrs. Fulham, earnestly.

"Then I shall have to send for him and wring his hand off," smiled Mr. Fulham, as he seated himself and drew his wife down to a seat on his knee. "But now for the troubles."

A half hour later Grace found our hero lying on the grassy lawn under a tree.

She was smiling at him in such a friendly way that Ned sprang to his feet eagerly.

"Papa sent me to find you," she went on, hurriedly. "He is waiting to see you in the library."

"Grace! You didn't——"

"Didn't what?" she demanded, as he halted.

"You didn't tell him what a fool, a brute, I had been?"

"I told him what a noble friend you had been, if that is the same thing."

"But you didn't tell him—what I had been saying to you just before he arrived."

"No, I didn't," Grace replied, a trifle shortly.

"I'm glad of that," Ned smiled, more easily. "I don't want to begin your father's acquaintance by having a fight with him."

"I don't believe you'll have any difficulty with papa," Grace smiled in turn. "But you would better go in and see him and have the worst of it over with."

She was laughing again, from which fact Ned Warren took courage.

"I was too blunt in talking to her the way I did," murmured the boy, as, after leaving her, he turned and hurried toward the house. "I mustn't make such a fool break again. Grace is all right until I hint at love. Then she's more like a frightened child."

"Warren," exclaimed Mr. Fulham, as he strode

across the library, grasping the boy by the hand, "my wife has told me all."

"I'm mighty thankful Grace hasn't told him all," muttered Ned, inwardly as he felt his hand being half-crushed in the other's warm clasp. "I'm afraid I'd just about get the boot instead of the hand!"

For Mr. Fulham, cordial and friendly though he was, did not look like the man who would encourage a suitor for his daughter's hand when that suitor had nothing but his "cheek" to recommend him.

As it was, however, Mr. Fulham talked cordially and pleasantly with the young man for the next twenty minutes.

"Why, I wonder where Grace is?" the father asked at last rather curiously.

"I left her in the grounds, sir."

"H'm! Most extraordinary. I can have the attention of either one of you young people without difficulty, but I can't have you both at the same time."

Ned Warren, despite his nerve, had begun to turn a trifle red under the other's questioning, half-amused gaze, when the ting-aling of the telephone bell made Grace's father leap to his feet.

"Hello!" he responded. There was a brief interchange of words, after which Mr. Fulham turned to say:

"Someone wants to talk with Warren."

Ned stepped forward, wondering who it could be.

"Hello!" he began.

"Who is this now?"

"Ned Warren."

"Oh, good!"

There was something strangely familiar in the voice.

"Do you recognize my tone?" asked the voice from the wall.

"I think I do."

Truth to relate, Ned gave a great start.

The voice, he was sure, was that of the hunted man, Grace's uncle, Edward Kirk.

"You're sure you know my voice?" insisted the other.

"Quite!"

"Then listen! For you're the only one who can serve me."

"I am the clerk to Mr. Samuel Bowles, the attorney, in Weston," continued the voice.

Ned knew that this was false; that it was Kirk, concealing his true name from any curious "central office" who might be listening.

"Can you get over to Mr. Bowles' office this afternoon?" came the next question.

"I think so," Ned answered, cautiously.

"Try to, for both Mr. Bowles and I wish to talk to you."

"All right. I think you can depend upon me," Ned answered. "Is that all?"

"All until I see you. Good-by."

Ned hung up the receiver and rang off.

(To be continued.)



## CURRENT NEWS

Byron Turner, a Squirrel Creek miner, who is operating his claim by the "shooter" method, was in Quincy, Ca., recently with a partial cleanup from a short run. He had \$320 in gold nuggets, one of which was worth in the neighborhood of \$240. This gold was not cleaned up from the bedrock, but picked from the surface dirt after being exposed to view by the rushing water.

Peter B. Kyne, the writer, of Oakland, Cal., is in a dilemma of duties. Patriotic urgings call him to the colors on one hand, but on the other is a literary obligation that holds him back. He is writing a novel for which his publishers are wiring daily. As soon as Kyne finishes the novel he is going to enlist. He hopes to be able to enter the next reserve officers' training camp at the San Francisco Presidio in August.

Lester Battler of Petersburg, Ind., is going to leave his hat at home for a while. After much study, Lester decided on what he thought would be the best scheme to show his enthusiasm for the Red Cross. He went to a barber shop and whispered a few words to the barber. Then the barber got busy. When Lester left the shop his hair was cut closely—except for a spot on the back of his head, where the hair was left in the form of a cross.

While Mrs. Theodore Barton of No. 1107 Hampton Street, Scranton, Pa., was pulling weeds out of her garden the earth suddenly began to settle, with the result that in an instant she was precipitated into an old mine working, eighteen feet below the surface. When the earth gave way the woman called for aid and several neighbors responded. They managed to rescue her with the aid of a rope and ladder. She was uninjured.

Evansville women are interested in the case of Mrs. Hattie Miskell of Danville, Ill., because she wore overalls when at work in her garden. Many women in Evansville during the last year have adopted the overalls, among them being Miss Marie Messick, daughter of Albert R. Messick, nominee for Mayor. Miss Messick drives her father's car and keeps it in repair. When working about the machine she always wears overalls.

What more honorable heritage can you leave your children than a Liberty Loan Bond? It will give them the right in after years to refer with pride to you as being one of those Americans who at their country's call honorably, willingly and patriotically

supported their government in this great war and lent of their wealth, their savings or their earnings to help bring victory to our armies and a triumphant end to this war for freedom and humanity.

The fourth payment of 30 per centum on Liberty Loan Bonds purchased on installments is due on August 15th. The payments must be made on or before that date, according to the official statement of terms and conditions of the sale of Liberty Loan Bonds issued by Secretary McAdoo of the Treasury at the time subscription to the bonds were invited. Whether the bonds were purchased from the Treasury or from the Federal Reserve Banks or through other banks or agencies it is important that these and succeeding installments be paid promptly.

The Post Office Department desires the public to be specially advised that in order to prevent delay in dispatch and secure prompt delivery of letters, post cards and printed matter addressed to the United States Expeditionary Forces in Europe, to which the domestic rates of postage apply, it is important that the postage be fully prepaid. Mail addressed to the expeditionary forces should be handed in at the post office in order that it may be weighed, rated, and have the full amount of postage affixed before the sender leaves the office. Unpaid letters from soldiers in the United States Expeditionary Forces in Europe addressed for delivery in the United States or its possessions are to be rated with postage due at the single rate only to be collected on delivery.

A friend tells us the following about Rowdy, a burro he bought as a foal in Colorado and brought home to Massachusetts for his children, says Our Dumb Animals. Rowdy is now an aged pensioner but he has been as clever a little pet and servant as one could wish. His friendship for the family cow has been one of the distinguished features of his career. They used to stand side by side in the stable, and in the pasture would actually play tag. The cow began years ago with her rough tongue to lick Rowdy's face. When he attempted to reciprocate the courtesy, his smooth tongue made no impression. This then is what we have seen him do a hundred times: He would find a small stick, take it in his teeth and scratch the cow all about the eyes and ears and horns. Can anyone call this instinct? Was such an idea tucked away in Rowdy's brain when he was born, a part of his inheritance from generations of ancestral burros? That would seem out of the question. We are inclined to think that Rowdy thought out the stick idea for himself.



# BEN AND THE BANKER'S SON

—OR—

## THE TROUBLES OF A RICH BOY'S DOUBLE

By ED KING

(A SERIAL STORY)

### CHAPTER XXIV (Continued).

The second reason given was the true one.

The doctor had given up \$5,000; naturally he wanted to get as much back again, and he thought he saw a way.

He little dreamed that he was going to run right into the lion's mouth.

"I don't know what you are talking about, Bender," he stammered, "and I don't think you know yourself."

"Oh, yes, I do," replied Bob. "Looker here, doc. That old affair of yours is not dead yet. I can have it brushed up in the district attorney's office any time I want to. Are you with me, or are you against me? Come! Speak out!"

"With you," said the doctor in a low voice. "What do you want me to do?"

"To swear to keep your mouth shut about the trick you tried to play on the people of this house and let them alone forever."

"Do you mean to say——"

"I mean to say I know all. That's one thing I want. The other is to take charge of the real Ben Leslie as a patient if I give the word, or to threaten him if——"

Again the bell rang, and violently.

Bob Bender found himself cut short in his little plot.

"Wait!" he said. "Let us see who we have here."

Just then Alice entered.

"That scoundrel here!" she cried, her eyes blazing. "I don't——"

"Wait!" broke in Bender. "Scoundrel he is and always was, but we may find him useful, just the same. How is Mrs. Wilton?"

"She has been shamefully misused, but her condition is not dangerous."

"It's that young man Taylor, miss," said the butler, looking into the room. "He says he must see you right away."

"Show him in," said Alice. "He must have learned something. It's no new trouble, I hope."

Charley came rushing in, his face ablaze with excitement.

"Oh, Mr. Bender!" he cried. "There has been murder done over at an old farmhouse near here, and——"

Charley stopped.

Alice's white face did it.

"It's my brother! He has killed Ben Leslie!" she cried

Ben and his interesting bunch of companions made their way to the old Van Dyun place, and were steering straight for the house when they were halted by a strange cry.

"Help! Help! Save me!"

These were the words, and they came in a muffled way.

"Hully gee! Wot's dat?" gasped Pat. "Who gave dat dollar den?"

"Blame me, if it didn't seem to come from under de ground," chimed in the Kid.

For the moment they forgot Ben.

It might have been a chance to take to his heels, but the boy found himself too weak and nerveless, which was not to be wondered at, considering all he had gone through.

"Dere's a well over dere," said Pop. "Sounds like somebody had gone and tumbled into it."

They all hurried to the brink of the well, but before they reached it the cry came twice again.

Pop bent down over the brink.

"Anybody down dere?" he cried.

"Yes, yes!" came the answer. "Here! Help! Help!"

"Blame me, if dat don't sound jest like Jim Ryan's voice!" cried Pat.

"Dat you, Jim?" shouted Pop.

"Who are you?" came the answer from the bottom of the well.

"It's Pop!"

"Well, then, I'm Jim Ryan. Get me out of here, for heaven's sake. I'm just keeping my head above water by holding on to these slippery stones."

"Gee!" cried the Kid. "How ever did he get in dere?"

"Say," broke out Pat, "sure's youse is standing here, dat's where Jim hid de Spellman dough!"

"Wait!" shouted Pop, bending as low as he dared.

"Do you hear me, Jim?"

"I do; but I can't wait long, old man."

"You'll wait long enough to answer my questions, den. Have you got de Spellman dough down dere?"

"Yes, I have!"

"I t'ought so!"



"Pop! Pop! Don't desert me! Is Pat there?"

"Yes, and de Kid. How ever did you get into such a hole?"

"Don't stop to talk. The well house is behind the barn, with its windlass and rope. I put it there. Fetch it back. Haul me out and I'll divide fair. I've downed the detectives. Bill Firman is dead in the water here."

All this Ben heard.

At last he was up against his double again.

"Perhaps I shall even have the doubtful pleasure of meeting him face to face," he thought.

This was an experience which Ben had dreaded, and now it seemed close at hand.

Something else was close at hand also.

So busy was the whole interesting bunch about the old well that none of them ever thought of looking around.

The place was a lonely one, and Pop Dusenbury had no fear of intrusion.

And yet, if they had but looked across the pasture they would have seen men running their way.

There was Charley Taylor and Bob Bender and Doctor O'Grady.

Felton, the butler, and Gilbert, the chauffeur, were there, too.

Behind them hurried Alice Leslie, making as good time as she could.

"People are there already," said Bob. "I wonder who they can be?"

"It's Ben!" cried Charley, suddenly. "Hooray!"

"Then those must be the ones who have been holding him a prisoner!" exclaimed Bob. "Yes, yes! I see! There's Pat Foley! Why, he is one of the Spellman thieves! Go softly, friends. Surround them if you can, but don't hurt that young man. He is the real Ben Leslie. The one who fell into the well is a wretched fraud, as my friend Doctor O'Grady here can prove."

The doctor gave him one look.

How beautifully his evil scheme, like the boomerang of the Australian, had turned against himself!

And those by the well worked on all unheeding.

Bob Bender's force, crouching beneath the wall, saw them put the well house back in place; saw them let down the windlass and draw up the banker's son, who clutched in his hand a heavy grip.

All this they saw and were not seen themselves until, at the word given by Bob Bender, they sprang over the wall and made the final dash.

"Surrender!" bawled Bob, flourishing a revolver.

Pop threw up his hands.

Pat ran and got a bullet in his thigh, which dropped him.

The Kid ran, too, but was caught by Charley Taylor and Gilbert.

Meanwhile the wretched, dripping figure had sunk lifeless upon the ground.

"And here they are both!" cried Bob, when he had secured his prisoners. "Miss Leslie, here is

your brother and his double. It is for you to decide which is which."

"This is my brother," said Alice, unhesitatingly, placing her hand upon the shoulder of Ben, who had been a silent witness to this strange scene.

"It is well," said Doctor O'Grady, rising from beside the prostrate figure. "The other will trouble you no more. Your brother's double is dead!"

It was a strange ending of a strange story.

We have but little more to tell.

Warned by a whisper from Alice, Ben kept his mouth shut.

A fractured skull had proved fatal to the banker's son. The wonder was that he survived so long.

The grip opened, the stolen Spellman cash was found intact.

Bob Bender sent for a wagon, and his three prisoners were conveyed to Tarrytown jail.

Later it was New York and the Tombs, and later still Sing Sing, for the Kid turned informer and implicated all in the Spellman robbery.

Doctor O'Grady returned to Astoria a sadder but a wiser man, and nothing was ever heard from him again.

The body of Bill Firman was raised from the well and turned over to his friends.

Jack Fox turned up later in Chicago, where he was killed in a drunken brawl.

And Ben?

Of course he told Alice all.

No one else but Charley Taylor and Bob Bender ever knew.

After a few weeks at Rio Vista the cousins sailed for Europe.

From London Alice wrote Mr. Wilson, the partner in the Leslie bank and her father's lawyer, the whole truth.

At first she was for keeping the secret forever and giving Ben her brother's share of the Leslie estate.

This, however, Ben would not have.

So a compromise was effected, and Alice took all, while Ben took Alice for his wife.

Bob Bender came in for a big fee, and Charley Taylor is now the proprietor of a large catering establishment, helped to own it by Alice.

He at least has no cause to regret his connection with Ben and the Banker's Son.

THE END.

## OUT NEXT WEEK

ANOTHER GRAND SERIAL STORY

—ENTITLED—

# THE CAVE OF GOLD

—OR—

## THE BOY MINERS OF THE ROCKIES

By ED KING

Don't miss this story. The opening chapters begin

**NEXT WEEK**



## NEWS OF THE DAY

### NAKED MAN DANCING.

Passengers on a transcontinental train passing through Butte, Montana, were surprised by the spectacle of a naked man dancing on the pinnacle of a high peak within full view of the trains, at which he shook his fist. Deputy sheriffs pursuing the man declared they would sooner have given chase to a Rocky Mountain goat. When finally captured he proved to be John Nebo, a demented miner, who had been living in a cave in the mountains for some weeks, in a state of nature.

### GOLD AND PALLADIUM.

A gold-palladium alloy, under the name of "Pallau," has been put on the market by a firm in California, according to Commerce Reports, and is offered as a substitute for the more expensive platinum-iridium alloy generally used by chemists. A crucible of this ware has been tested at the United States Bureau of Standards. The melting point is 1,370 degrees C., which corresponds to that of an alloy of 80 per cent. gold and 20 per cent. palladium. The ware is very promising as a substitute for platinum for many laboratory purposes.

### DENMARK GROWING.

Very few European countries only were in a position to proceed, since August 1, 1914, with their normal quinquennial census, says the New York Tribune. Denmark is one of the exceptions. On February 1, 1916, the little kingdom counted 2,920,000 inhabitants, i. e., an increase of 163,000 souls over the census of 1911. The distribution ratio is 75 inhabitants to the square kilometer. The Copenhagen Frederiksberg County contains 605,000 inhabitants, i. e., more than one-fifth of the total population. The 74 other cities number 604,000 people. Rustic population, 1,711,000. The three principal cities, besides Copenhagen, are: Aarhus, 66,000; Odense, 45,000, and Aalborg, 38,000. The present war increased the importance of the seaport town of Esbjerg (19,000 inhabitants), which hardly existed fifty years ago.

### MALTA A GARDEN.

What Malta was like before the Maltese found it one cannot imagine, says The Manchester Guardian. Presumably there was some soil somewhere, hidden among the little valleys that scar the golden rock. But there was very little soil. Most of the island must have been just plain rock, with nothing in particular to recommend it. But somewhere in the dawn of history there came an industrious, ingenious race and proceeded to make the best of it. They have been doing that all down the centuries, till

now they have reduced it to a fine art, and the barren rock is a garden from end to end.

They realized, those clever Maltese, that although they might not have earth enough to grow their food, there were plenty of people who had enough and to spare. So they sent their ships abroad, and the ships came back loaded with just plain earth. This earth they took and spread on the ledges of their rocks and sowed their seed and reaped their harvests and prospered exceedingly.

### HUGE U. S. WAR BASE IN CHESAPEAKE BAY.

The government has planned an extensive establishment on Kent Island, a narrow strip in Chesapeake Bay, comprising 1,700 acres of fertile land, which its owners are reluctant to give up. It is near the eastern shore.

The plans contemplate both army and navy institutions, and embrace:

Establishment of the largest government reservation in the East, under joint army and navy supervision.

The removal of the great ordnance proving grounds from Sandy Hook, N. J., to this island.

The erection there of the proposed \$2,000,000 naval laboratory.

Taking over by the government of the Maryland, Delaware and Virginia Railway from Love Point to its junction with the New York, Philadelphia and Norfolk Railway.

Establishment of a ferry from Annapolis to Love Point, at the head of the island, placing Kent Island within two hours' travel of Washington and Baltimore.

It is proposed to build at the northern end of the island a small city for the accommodation of army and navy officials. In addition, there will be barracks for artillerymen and marines. In all, it is said, between 1,000 and 1,500 men will live on the island.

Army officers reported to Secretary of War Baker that the island was the ideal spot for a proving ground. The long, narrow strip of land is just the size desired—fourteen miles long. There are no State roads or railroads to interfere with the range. The place is entirely surrounded by water and easy of access from Washington, Baltimore, New York and other big cities of the East.

An important inducement is that Kent Island is absolutely safe from attack by a foreign foe.

Acquisition of the island, it is said, will also settle the dispute over the site for the Naval Laboratory. Thomas A. Edison, who has from the first opposed the establishment of the laboratory at Annapolis, is said to look with favor upon the Kent Island site.



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## Good Current News Articles

In nearly every town in Northwest Kansas an overcrowded condition prevails, and many families are unable to find homes to rent. So acute became the lack of houses to rent in Smith Centre that a newly arrived family, after importuning the School Board, was allowed to begin housekeeping in one of the six rooms of the schoolhouse. Now other families seek the same privilege and the School Board may have to yield.

One of the smallest United States flags ever made by hand, according to official regulations, has been made by Mrs. Nicholas Lehr of Canton, Ohio, for Mrs. Woodrow Wilson. The flag is made of Alsatian crocheted work on double A silk thread, and all the stars have been placed with minute detail. The flag measures 21½x4 inches. The crochet stitch consists of small rings. Mrs. Wilson will use the flag in her Red Cross work.

So huge were the drifts of hailstones in some of the draws in Reamsville, Kansas, recently that farmers were able to scoop the stones up in great quantities and pack them in caves to be used as ice the coming hot season. The stones have melted into compact masses and are keeping as well as ice stored in winter. They ranged in size from a marble to a small hen egg. Some of the drifts of hailstones were not entirely gone five days after they fell.

A big rat has become so bold in his sallies into a tenement at 1777 Prospect Place, Brooklyn, N. Y., that in broad daylight it attacked Solomon Docksitsky, one year old, as he slept in his crib on the second floor of the house. Mrs. Bessie Docksitsky found the creature pursuing Solomon's sister, three years old, who had run to the rescue. For several minutes, she said, she fought the whiskered prowler with a broom, finally driving it off. She estimated its weight at about four pounds.

So much has been written of French, English and German progress in the air that the work of Italy in aeronautics has been overshadowed, says an editorial in Aviation. Reports now reaching this country indicate that Italy has produced the fastest airplane, the best climber, the largest machine and a fleet of dirigibles which have performed marvelous work along the seacoast. As submarine chasers the non-rigid dirigible type has been very effective. Italy is placing the greatest reliance on her dirigibles, and it will be well for the United States to profit by her experience. The secret of Italy's success in aviation is due to the powerful and reliable engines which have been developed. It is asserted that the large Italian engines of 500-700 horsepower have proven that larger airplanes than have been thought possible from an engineering standpoint can be built and flown successfully. To demonstrate this point there is under construction an airplane using 3,000 horse-power and designed to carry fifty passengers.

## Grins and Chuckles

"How did you contrive to convince your wife that you could not afford to own an automobile?"  
"Pure luck on my part. She wanted to have an old dress cleaned and bought a gallon of gasoline."

Minister (to sick student)—I take a friendly interest in you, my boy, because I have two sons in the university, myself; one taking engineering and the other agriculture. Is there anything I can do?  
Sick Student—You might pray for the one taking engineering.

The sewing machine agent rang the bell. A particularly noisy and vicious-looking bulldog assisted in opening the door. The dog stood his ground. The agent retreated slightly. "Will that dog bite?" he asked. "We don't quite know yet," the lady said. "We have only just got him. But we are trying him on strangers. Won't you come in?"

Mrs. Jenkins had a passion for the old and curious. One day when rummaging about in a bric-a-brac shop she noticed a quaint figure, the head and shoulders of which appeared above the counter. "What is that Japanese idol over there worth?" she asked. The salesman replied in a subdued tone: "About half a million. That is the proprietor."

A cool individual was awakened one night by burglars. As he entered the dining-room, where they were busily engaged in wrapping up the plate, they promptly covered him with their guns. But this did not seem to disturb him. "Don't let me disturb you, gentlemen," he said, "but when you go—if it's not troubling you too much—would you do me the favor of posting this letter? It must go to-night. It's my burglary insurance."



## GONAM, THE DWARF

By Horace Appleton

"I have no faith in that dwarf."

"Why not? For what reason?"

"A woman's reason; because."

"Have you seen him do anything suspicious at any time?"

"No; but look at his face, and in every lineament you will find written treachery and deceit. His countenance is positively repulsive."

"It isn't very handsome certainly, but—sh! here he comes now."

The two persons who had been talking were General Quigg and Lieutenant Berry.

They were both officers in the U. S. A., and were seated in the general's tent.

Gonam, the dwarf alluded to, had strolled into camp some weeks previous to the opening of our story, and professing himself friendly, was received with open arms.

He was a short, squatty person, with a hunched back, and legs that both bent one way, giving him a very singular appearance.

But the feature that was peculiarly repulsive was his great head, covered with a shock of tawny, unkempt hair, and his face, with nose awry and eyes askew.

Gonam, as he entered, glanced quickly at both the inmates of the tent, and from a subtle intuition knew they had been speaking of him.

He darted an angry, suspicious glance from beneath his eyebrows at Lieutenant Berry.

General Quigg had made use of him as a sort of body-servant, and in this capacity he immediately began bestirring himself about the tent.

A few commonplace remarks passed between the two officers, and then Lieutenant Berry left the general's tent to go to his own.

Several days later, on entering his tent rather out of his usual time, he unexpectedly stumbled upon Gonam, who at the moment of his entrance was searching a packet of private papers belonging to himself.

"What do you mean by overhauling my papers?" fiercely asked Berry. "Explain, or by the gods I'll be the death of you!"

As Gonam attempted to reply he choked and gurgled in his throat, so great was his rage.

"Speak!" ejaculated Berry savagely.

"I found them lying on the floor," said Gonam at length, "and opened them to see who owned them."

"You lie, you dog! Now get out of this before I help you!"

With muttered curses on his lips and vengeful thoughts filling his mind, Gonam speedily quitted Berry's presence.

A few days later a battle was entered upon.

General Quigg was ordered, during its early

stages, to make a wide detour to the left to try and flank the enemy.

He was barely more than clear of the main body of the army when it was compelled to fall back, the galling fire of the Confederates proving even too terrible for the boys in blue to endure.

Into the breach between the two divisions the Confederates poured, and the natural formation of the land, as well as the rapid retreat of the main army, made a coalition between the two an impossibility.

Quigg retreated, and at length took up a position on a hill, from which it would take double the number of men under his command to dislodge him.

Spies were sent out, and news of importance was being constantly brought in by them.

Quigg wished to communicate with his superior, but realized that to send a messenger across a hundred miles or more of the enemy's country would be perfect foolishness.

Having great faith in Lieutenant Berry's judgment, he at this juncture sent for him, explained the situation and asked his advice.

"I'll not talk before that hellhound," said Berry, pointing at Gonam, who, although pretending to be busily engaged, was listening with all the ears he had.

"Gonam, you may go," said Quigg to the dwarf, and then turning to Berry as he disappeared, said: "Now go ahead."

After a moment's thought, Berry submitted a plan, which was simply to convey the messages to the commander-in-chief in a balloon.

"But where are you going to get a balloon?" asked General Quigg.

"When we were lying in winter quarters I made the bag and netting and have them now in my tent. As for a car, that can be easily made."

"One thing more; will you be the bearer of these despatches?"

"If you wish," was the quiet reply.

"They are of great importance, and I would not care to trust them in other hands than yours."

"Very well, we'll consider it settled, then, and I'll set about constructing a car and getting the gas ready immediately," and touching his cap from force of habit, he repaired to his tent.

"Ha, ha, ha!" laughed Gonam with a fiendish leer, arising from where he had crawled under the back part of the tent, after being dismissed, thus hearing all that had been said. "Important despatches—a balloon—ah! um! ropes—knife—high up—break—roll over, over, over—killed—I am revenged," and straightening, as much as could be straightened, his deformed body, he struck himself a violent blow upon the chest, thus expressing the satisfaction he felt at having drawn this imaginary picture.

Arrived at his tent, Berry sent for Bobby Paxton, a youth of seventeen, a drummer boy.

"Bob," said Berry, as the lad entered, "I want you to go on an expedition with me."

"All right sir, I'm ready," responded the lad.



Berry explained the nature of the expedition, and showed its perils; but Bob would not back out.

By a little after dark everything was in readiness, the bag was bellied out with gas, the car was hung, the valve cord hung loose where it could be easily reached.

Two privates stood guard over it, but did not attempt to molest Gonam as he officiously busied himself about the swaying monster.

A small crowd is gathered about the balloon, and each one of them is wishing success to those who are about to undertake the perilous trip.

As Bob advanced and stepped into the rude car, a stillness as of death ensued.

Berry followed, and as he grasped Quigg's hand the latter said:

"Good-by, old boy; I hope you reach your destination safely. I'm afraid you will be overtaken by the storm which seems rapidly rising in the southeast; but delays are dangerous; still, if you wish, we will postpone——"

"Say no more," interrupted Berry. "Duty is duty."

The ropes were severed, and as the balloon shot upward, the far away rolling of thunder could be heard.

"Ha, ha, ha! Revenged!"

The voice was Gonam's and as he spoke he pirouetted about on his heel and chuckled audibly.

Meanwhile, how fared the aeronauts?

Up—up—up—still upward they shot, until Berry, fearing the consequences of riding higher, was about to pull open the valve.

They stopped suddenly, the balloon wavered a moment, and then started in the proper direction.

"Eureka, we're off!" cried Berry as he saw that they were drifting along toward their destination.

They were sitting on opposite sides of the car, and thinking that both their weights on the lowest side would aid their progress, Berry asked Bob to come over.

Bob rose and stepped across, but recoiled immediately, as a snapping sound as of a rope parting succeeded his steps.

"What's the matter?" he anxiously asked.

"A rope has parted—ye gods! how fiendishly it has been cut almost through," cried Berry as he ascertained the truth.

Meanwhile the storm came on apace.

It had been dark when they started, but not of the pitchy, inky kind that now began to encompass them.

Just then—snap—a slight sound, but one full of meaning.

"My heavens!" ejaculated Berry. "It's another rope. They are all cut!"

The wind fairly howled, the thunder rolled, the lightning flashed, the rain descended in sheets for a moment, then stopped, as the wind grew into a hurricane.

Snap—snap—snap!

One by one the ropes gave way that held the car.

"'Tis the work of that hellish image of deformity, Gonam, a brother to his Satanic——"

Just then—snap—snap! "To the netting, Bob, for your life!"

Both sprang upward, and just in time, for a heavier gust than usual broke the last ropes, and away the car went, whizzing toward the earth so far below.

A flash of lightning broke, and glancing out where Bob had last seen Berry, a terrible sight met his gaze.

The lieutenant in endeavoring to secure a better hold had lost it altogether, and as he fell backward into space a terrible cry escaped his lips.

In falling, one of the loose ends of rope had been fantastically twined about his legs by the wind, and as Bob looked he saw Berry, head downward with a face white and ghastly, and written on it—terrible despair.

"Courage, courage!" cried Bob. "I'll help you."

"It is impossible," came the wailing answer. "I'm slipping downward, and when I reach the end—heaven help me!"

There came one blinding flash of lightning; they felt themselves sinking. There came a slight report immediately above their heads, and the balloon was on fire.

Down—down—down—with frightful rapidity—down, still downward.

Would their downward progress ever stop?

Another lightning flash revealed a woods, scarcely a hundred feet below them.

A moment later they struck the treetops, crashed among them a short while, until a small opening among the trees was struck; down through this they went, and with a violent shock they struck the ground.

They were out of the jaws of death.

Both were badly bruised, but that was all.

Their escape from death had been almost miraculous.

In a few moments all that was left of the balloon was a smouldering heap of ashes and half-burned cordage.

Berry was the most exhausted, and put up at the farmhouse of a man friendly to the Union, while Bob, mounting a horse, pursued his journey on horseback.

The dispatches were delivered in time—a movement was made—the Confederates routed—a glorious victory gained.

The two divisions met, and Berry, who had rejoined them, and Bob were back in time to hear read the death sentence and see it carried into execution on Gonam, the dwarf, who suffered the fate of a spy, which, during their absence, had been clearly proven against him.

"Sir," said the beggar, "will youse give a pore old blind man er dime?" "But," protested the citizen, "you can see out of one eye." "Oh, well," rejoined the beggar, "make it a nickel, then."



## THE NEWS IN SHORT ARTICLES

### FIND COUNTERFEIT COIN.

Officials of the Secret Service, under the lead of Captain John Henry, raided an apartment on the top floor of 67 Avenue C. New York, and arrested two men and one woman on a charge of counterfeiting. A search of the rooms revealed 2,000 spurious quarter dollars made of pewter, and \$50 in genuine currency.

The occupants of the apartment were arrested and held for examination by United States Commissioner Hitchcock. They were Salvatore Riccodono, 29 years old; Frank Pirrone, 28 years old, and Fanny Schwartzbach, 22 years old. In the young woman's possession were found twenty-two of the counterfeit coins, and \$134 in good money. Captain Henry reported that Pirrone was arrested recently for attempted grand larceny, and was released on parole, and that Riccodono was tried in the United States District Court last April on a charge of passing counterfeit coin, and was set free.

It was alleged that the prisoners drove a big trade in disposing of the bogus money to pushcart peddlers.

### GERMANS USE BEST MEN IN "SHOCK UNITS."

Full and interesting details of the organization of the German formations known as "Stosstruppen," or "shock units," indicate that the German army at the front is now divided into superior and inferior grades of soldiers.

The "shock units," specially formed for difficult operations, are formed from among the young, vigorous men of the regular battalions. They are nearly all unmarried men, or, if married, are childless, and have been drafted for the reason that whenever they are sent into action they encounter overwhelming chances of losing their lives. They, in fact, resemble the "forlorn hopes" of old-time wars except that they are not volunteers.

German prisoners assert that soldiers who are insubordinate are sent into the ranks of these special units destined to sacrifice themselves in attacks on specially important positions.

Until now, each German army has had attached to it one or two battalions of these "shock units." Henceforth, according to the newest regulations, each German army corps is to organize a "shock unit" of its own.

### WEAR GAS MASKS IN CAVE SCHOOLS.

Schools in caves, with pupils and teachers wearing gas masks, are extremes to which war-ridden France has gone, says an official report to the Regents of the University of the State of New York by John H. Finley, its President and State Commissioner of Education, who recently returned from

that country, where he studied the effect of the conflict on its school system.

While France has restricted the use of food, fuel and light, has discouraged travel, has mobilized every able-bodied man for defense, she has not for one moment forgotten her future defense, said President Finley. Women by thousands have taken the places of men teachers called to the front, many of whom, finally incapacitated for battle by wounds, have again returned to teach.

President Finley especially sought the advice of France in meeting like conditions here. This advice, summed up, is, he said: "Do not let the needs of the hour, however heavily they fall upon the men and women of the day, permit neglect of the defenses of to-morrow. Sacrifice everything to bequeath the spirit that has made the institutions which we would preserve and enlarge in our children."

### WHY THE SEA IS SALT.

All water that comes into the oceans by way of the rivers and other streams contains salt. The amount is so very small that it cannot be tasted. But all this river water is poured into the oceans eventually at some point. After it reaches the oceans, the water is evaporated by the action of the sun. When the sun picks up the water in the form of moisture, it does not take up any of the solid substances which the water contains as it came in from the rivers, and while there is about as much water in the ocean all the time and about as much also in the air in the form of moisture, the ocean never gets fuller; the solid substances from the river waters keep piling up in the ocean and float about in the water there. The salt which is in the river water has been left behind by the sun when it evaporated the water in the ocean for so long that the amount of salt has become very noticeable, we are told by the Book of Wonders. The moisture which the sun takes into the air from the ocean is eventually turned back to the earth again in the form of rain. This process of evaporation and precipitation in the form of rain is going on all the time. When the water which is in the form of rain strikes the earth, it is pure water. It sinks into the ground and on the way picks up some salt, finds its way into a river sooner or later, and then eventually gets back into the ocean. All this time it has been carrying the tiny bit of salt which it picked up in going through the ground. But when it reaches the ocean again and is taken up by the sun, it leaves its salt behind and so the salt from countless drops of water is constantly being left in the ocean as it goes up into the air. This has been going on for countless ages and the amount of salt has been increasing in the ocean all the time, so that the sea is becoming saltier and saltier.



## ARTICLES OF ALL KINDS

### FISH IN SUNKEN LAUNCH.

When Burley Peterman sunk his launch, the City of Findlay, in Blanchard River, Ohio, in order that the water might close up several seams, he did not expect he would have an opportunity to enter the wholesale fish business after he recovered it. The launch acted as a seine and when it was raised there were several bushel of extremely fine fish in it.

### FAUCET SPROUTS ON OAK.

One of the first things which attracts the attention of the tourist as he alights from the car at Alpine Tavern, Mount Lowe, Cal., is a drinking fountain, whose source of supply appears to come from the heart of an oak tree, says the American Boy. About twenty years ago there was a large cavity in this tree, extending up about 3 1-2 feet from the ground. A hole was bored through to this cavity and a water pipe was connected.

Since modern tree surgery has come into practice, tree doctors have filled the cavity and the bark has grown over the filling, and the tree is still alive and in a thrifty condition. Every visitor makes it a point to have a drink of the pure mountain water issuing from the heart of a sturdy oak.

### BEEES IN DOCTOR'S HOME.

A swarm of bees have lived and made honey for three years in the brick wall at the home of Dr. Allan Wilson at No. 1414 Wagoner Place, St. Louis, Mo. Dr. Wilson has never interfered with the bees and they have never harmed him, nor has he ever eaten any of the honey.

The bees' improvised hive is a cavity in the wall about half way to the top of the two-story house, on the kitchen side. The entrance is a small hole apparently left by the bricklayer when placing the bricks around the anchor of an iron wall brace.

Dr. Wilson said he had investigated and found that the cavity now extends into the wall about a foot, apparently having been hollowed out by the bees themselves. The swarm is not a very large one and Dr. Wilson thinks it has not produced more honey than it needed. He does not expect to try to remove the bees.

### BELL BREAKS CART.

A 1,600-pound bell hanging in the belfry of the Christian church at Davenport, N. W., near Fargo, N. D., was a temptation robbers were unable to resist.

Several nights ago, while the villagers slept, the church was entered and the bell was lowered carefully to the ground. It was placed aboard an automobile trailer, **which had been stolen that night from a garage.**

The thieves probably would have made away with their loot if the trailer had not collapsed a few miles out of the town, the bell rolling over in a ditch. Unable to cart it away, the thieves built a fire beneath it and attempted to melt it for the metal it contained. Before this could be done they evidently were frightened away, for the bell when found was undamaged except by smoke. It was restored to its place in the belfry.

### IF THE UNITED STATES WENT DRY.

If America were bone dry capital amounting to more than \$1,000,000,000 would suddenly have to seek other occupation, according to the World's Work, from which also the following figures are taken:

More than 200,000 employees of breweries, distilleries, saloons, etc., would have to seek other jobs. and the wages on which 1,000,000 American lives depend would cease.

Besides the 1,500 breweries, and 650 distilleries that would have to close their doors, manufacturers of and dealers in barrels, staves, corks, bottles, beer pumps, boxes, kegs, cigars, bar fixtures, glassware, ice machines, iron hoops, motor trucks, and many other businesses would suffer incalculable losses.

The railroads would lose 7,000,000 tons of freight annually.

The Federal Government would lose \$262,000,000 annual revenue; the States, \$21,000,000 a year; counties, \$6,600,000 and municipalities \$52,000,000.

Americans would have to find other ways of spending \$600,000,000 a year. We should have to find other uses for 52,000,000 bushels of barley, 15,000,000 bushels of corn products, 12,000,000 bushels of rice, and 100,000,000 gallons of molasses.

The average flow of water over Niagara Falls is 231,000 cubic feet, or about 1,500,000 gallons a second. The total quantity of alcoholic drinks made in the United States in a year is about 2,000,000,000 gallons. If this were turned into the Falls it would take ten minutes to flow over.

If all the barrooms in America were placed side by side in two parallel rows to make one street, this would be almost 378 miles long.

If all the liquor handled by the railroads were loaded on one train, this would be 126 miles long and would require 166,060 freight cars.

The money paid for the 1,330,000 automobiles sold in this country in the year 1915-1916—about \$1,000,000,000—would be about \$200,000,000 short of enough to buy out the stock and equipment of the country's liquor interests.

The grain used in making beer and whisky in one year would make 4,000,000,000 loaves of bread.

The rye, corn and rice so used would feed 76,000,000 persons for 100 days.



### AUTOMATIC COPYING PENCIL.

The importance of carrying a good reliable pencil need not be dwelt upon here. It is an absolute necessity with us all. The holder of this pencil is beautifully nicked with grooved box-wood handle, giving a firm grip in writing; the pencil automatically supplies the lead as needed while a box of these long leads are given with each pencil. The writing of this pencil is indelible the same as ink, and thus can be used in writing letters, addressing envelopes, etc. Bills of account or invoices made out with this pencil can be copied the same as if copying ink was used. It is the handiest pencil on the market; you do not require a knife to keep it sharp; it is ever ready, ever safe, and just the thing to carry.

Price of pencil, with box of leads complete, only 10c.; 3 for 25c.; one dozen 90c. postpaid.

C. BEHR, 150 W. 62d Street, N. Y.

### GOLD PLATED COMBINATION SET.

Gold plated combination set, with turquoise stone. Price 10c. each by mail, postpaid.

H. F. LANG, 1815 Centre St., B'klyn, N. Y.

### CACHOO AND ITCH POWDER.

As Itch powder, Cachoo and Bombs are unobtainable, we cannot accept orders for less than One Dollar's worth of an assortment. They can be sent by express only, on which we will prepay the charges.

WOLFF Novelty Co., 168 W. 23d St., N. Y.

### POCKET SAVINGS BANK.

A perfect little bank, handsomely nickel plated. Holds just five dollars (50 dimes). It cannot be opened until the bank is full, when it can be readily emptied and relocked, ready to be again refilled. Every parent should see that their children have a small savings bank, as the early habit of saving their dimes is of the greatest importance. Habits formed in early life are seldom forgotten in later years. Price of this little bank, 10c.; 3 for 25c., mailed, postpaid.

C. BEHR, 150 W. 62d Street, N. Y.

### IMITATION BED BUGS.

This toy is an exact imitation of the friendly little fellow who shares your bed, eats out of your hand or leg and who accepts your humble hospitality even without an invitation. The fact that he also insists on introducing all his friends and family circle, sometimes makes him most unpopular with the ladies; most every woman you know would have seven kinds of fits if she saw two, or even one, of these imitations on her bedspread. Six are contained in a transparent envelope. Price, 10c. by mail.

H. F. LANG, 1815 Centre St., B'klyn, N. Y.

### LINK THE LINK PUZZLE.

The sensation of the day. Pronounced by all, the most baffling and scientific novelty out. Thousands have worked at it for hours without mastering it, still it can be done in two seconds by giving the links the proper twist, but unless you know how, the harder you twist them the tighter they grow. Price, 6c.; 3 for 15c.; one dozen, 50c., by mail, postpaid.

FRANK SMITH, 383 Lenox Ave., N. Y.

### THE HELLO PUZZLE

Can you get the ring off? This puzzle is the latest creation of Yankee ingenuity. Apparently it is the easiest thing in the world to remove the ring from the block, but it takes hours of study to discover the trick, unless you know how it is done. Price by mail, postpaid, 10c.; 3 for 25c.

H. F. LANG, 1815 Centre St., B'klyn, N. Y.

The Bottle Imp.—The peculiarity of this little bottle is that it cannot be made to lie down, and yet by simply passing the hand over it, the performer causes it to do so. This trick affords great amusement, and is of convenient size to carry about. Price 10c. each by mail, postpaid.

C. BEHR, 150 W. 62d St., New York City.

### SCIENTIFIC MIND READING.

Wonderful! Startling! Scientific! You hand a friend a handsome set of cards on which are printed the names of the 28 United States Presidents. Ask him to secretly select a name and hold the card to his forehead and think of the name. Like a flash comes the answer "Lincoln, Washington," or whatever name he is thinking of. The more you repeat it the more puzzling it becomes. With our outfit you can do it anywhere, any time, with anybody. Startle your friends. Do it at the next party or at your club and be the lion of the evening. This was invented by a famous magician.

Price, with complete set of cards and full instructions, 12 cents, mailed, postpaid.

C. BEHR, 150 W. 62d St., New York City.

### LAUGHABLE EGG TRICK.

This is the funniest trick ever exhibited and always produces roars of laughter. The performer says to the audience that he requires some eggs for one of his experiments. As no spectator carries any, he calls his assistant, taps him on top of the head, he gags, and an egg comes out of his mouth. This is repeated until six eggs are produced. It is an easy trick to perform, once you know how, and always makes a hit. Directions given for working it. Price, 25 cents by mail, postpaid.

Wolff Novelty Co., 168 W. 23d St., N. Y.

### WILLARD-JOHNSON PRIZE-FIGHT PUZZLE.

Four strips of cardboard, each three inches by one and a half inches, showing Willard and Johnson in various absurd postures. The solution in the puzzle lies in so arranging the strips that they show Willard in the complete picture, the heavyweight champion. Price, 10c. by mail, postpaid, with directions.

FRANK SMITH, 383 Lenox Ave., N. Y.

### THE TANTALIZER PUZZLE.

Consists of one horizontal and one perpendicular piece of highly polished metal bent in such a manner that when assembled it seems utterly impossible to get them apart, but by following the directions it is very easily accomplished. This one is a brain twister. Price 10c. by mail, postpaid, with directions.

C. BEHR, 150 W. 62d St., New York City.

### PHANTOM CARDS.

From five cards three are mentally selected by any one, placed under an ordinary handkerchief, performer withdraws two cards, the ones not selected; the performer invites any one to remove the other two, and to the great astonishment of all they have actually disappeared. No sleight-of-hand. Recommended as the most ingenious card trick ever invented. Price 10c. by mail.

C. BEHR, 150 W. 62d St., New York City.

### THE AMUSEMENT WHEEL

This handsome wheel, 7 1/4 inches in circumference, contains concealed numbers from 0 to 100. By spinning the wheel from the centerpost the numbers revolve rapidly, but only one appears at the circular opening when wheel stops spinning. It can be made to stop instantly by pressing the regulator at side. You can guess or bet on the number that will appear, the one getting the highest number winning. You might get 0, 5 or 100. Price, 15 cents; 3 for 40 cents, mailed, postpaid.

C. BEHR, 150 W. 62d Street, N. Y.

\$ 2 to \$500 EACH paid for hundreds of old Coins. Keep ALL money dated before 1895 and send Ten cents for New Illustrated Coin Value Book, size 4x7. It may mean your Fortune. CLARKE COIN Co., Box 95, Le Roy, N. Y.

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PARKER, STEARNS & CO.,

273 Georgia Avenue, Brooklyn, N. Y.

### JAPANESE MAGIC PAPER.

The latest, greatest and best little trick perfected by the ingenious Japanese is called Yaka Hula. It consists of two packages of specially prepared paper, one a sensitized medium, and the other a developing medium. The process of manufacture is a secret. By wetting a white sheet, and pressing a pink sheet on top of it, the white sheet will develop quaint photographic scenes, such as landscapes of Japan, portraits of Japanese characters, pictures of peculiar buildings, Gods, temples, etc. These pictures are replicas of actual photographs, and print up in a beautiful sepia brown color. Intensely interesting for both old and young. Price, 12c. per package, by mail, postpaid.

WOLFF Novelty Co., 168 W. 23d St., N. Y.

### RUBBER TACKS.

They come six in a box. A wonderful imitation of the real tack. Made of rubber. The box in which they come is the ordinary tack box. This is a great parlor entertainer and you can play a lot of tricks with the tacks. Place them in the palm of your hand, point upward. Then slap the other hand over the tacks and it will seem as if you are committing suicide. Or you can show the tacks and then put them in your mouth and chew them, making believe you have swallowed them. Your friends will think you are a magician. Then, again, you can exhibit the tacks and then quickly push one in your cheek or somebody else's cheek and they will shriek with fear. Absolutely harmless and a very practical and funny joke. Price, by mail, 10c. a box of six tacks; 3 for 25c., postpaid.

WOLFF Novelty Co., 168 W. 23d St., N. Y.



"KNOCK-OUT" CARD TRICK.—Five cards are shown, front and back, and there are no two cards alike. You place some of them in a handkerchief and ask any person to hold them by the corners in full view of the audience. You now take the remaining cards and request anyone to name any card shown. This done, you repeat the name of the card and state that you will cause it to invisibly leave your hand and pass into the handkerchief, where it will be found among the other cards. At the word "Go!" you show that the chosen card has vanished, leaving absolutely only two cards. The handkerchief is unfolded by any person, and in it is found the identical card. Recommended very highly. Price 10c. each by mail, postpaid.

Wolff Novelty Co., 168 W. 23d St., N. Y.



### TWO-CARD MONTE.



This famous trick gets them all. You pick up a card and when you look at it you find you haven't got the card you thought you had.

Price 10c, by mail, postpaid.

WOLFF Novelty Co., 168 W. 23d St., N. Y.

### PAPEL BLANCO.



Four cards are placed in a hat. One card is removed and the balance are now shown to be changed to blank cards. The cards can be thoroughly examined.

Price 10c, by mail, postpaid.

H. F. LANG, 1815 Centre St., B'klyn, N. Y.

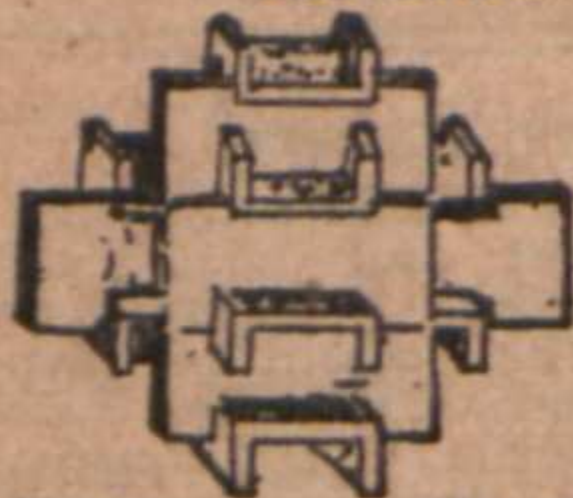
### NUT AND BOLT PUZZLE.



A very ingenious puzzle, consisting of a nut and bolt with a ring fastened on the shank, which cannot be removed unless the nut is removed. The question is how to remove the nut. Price, 15c, by mail, postpaid.

FRANK SMITH, 383 Lenox Ave., N. Y.

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Built up of a large number of grooved pieces of wood. Very difficult to take apart, and very difficult to put together. It can be so dissected as to make a bank of it and when re-assembled would defy the most ingenious bank burglar outside of prison. Price 35c, by mail, postpaid.

FRANK SMITH, 383 Lenox Ave., N. Y.

### MAGIC PENCILS.

The working of this trick is very easy, most startling and mystifying. Give the case and three pencils to any one in your audience with instructions to place any pencil in the case point upward and to close case and put the remaining two pencils in his pocket. You now take the case with the pencil in it and can tell what color it is. Directions how to work the trick with each set.

Price 25 cts. each by mail, postpaid.  
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### THE JOKE SPIKE.



This joke spike is an ordinary iron spike or very large nail, the same as is found in any carpenter's nail box. At the small end is a small steel needle,  $\frac{1}{2}$  inch in length, firmly set in spike. Take your friend's hat or coat and hang it on the wall by driving (with a hammer) the spike through it into the wall; the needle in spike will not injure the hat or garment, neither will it show on wall or wood where it has been driven. The deception is perfect, as the spike appears to have been driven half-way through the hat or coat, which can be left hanging on the wall.

Price, 10 cents, or 3 for 25 cents; by mail, postpaid.

WOLFF Novelty Co., 168 W. 23d St., N. Y.

### IMITATION GIANT DIAMONDS.



Diamond rings or studs of half-inch and one inch in diameter are heard of in stories only. We have them imitated by prodigious sparkling stones which will deceive the glance of any spectator. Price, by

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H. F. LANG, 1815 Centre St., B'klyn, N. Y.

### THE CREEPING MOUSE.

This is the latest novelty out. The mouse is of a very natural appearance. When placed upon a mirror, wall, window or any other smooth surface, it will creep slowly downward without leaving the perpendicular surface. It is furnished with an adhesive gum-roll underneath which makes it stick. Very amusing to both young and old. Price, ten cents by mail.

WOLFF Novelty Co., 168 W. 23d St., N. Y.

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Fat and lean funny faces. By looking in these mirrors upright your features become narrow and elongated. Look into it sidewise and your phiz broadens out in the most comical manner. Size  $3\frac{1}{2} \times 2\frac{1}{4}$  inches, in a handsome imitation morocco case.

Price, 10 cents each, postpaid.

WOLFF Novelty Co., 168 W. 23d St., N. Y.

### MONGOL PLAYING CARDS.



An exact imitation of a set of the finest quality playing cards in a very neat package. You hand the package to your friend, requesting him to shuffle the cards, and he attempts to do so and inside explodes loud enough to make him see stars. Price, 25c, by mail, postpaid.

C. BEHR, 150 W. 62d St., New York City.

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Absolutely true to Nature! dandy scarf-pin and a rattling joke. It is impossible to do pins justice with a description. have to see them to understand lifelike they are. When people them on you they want to take them off. They wonder "why fly sticks to you" so persistently. This is the most realistic never put on the market. It is a tinct ornament for anybody's tie, and a decided joke on those who try to chase it. Price, 10c, by mail, postpaid.

C. BEHR, 150 W. 62d Street, N. Y.

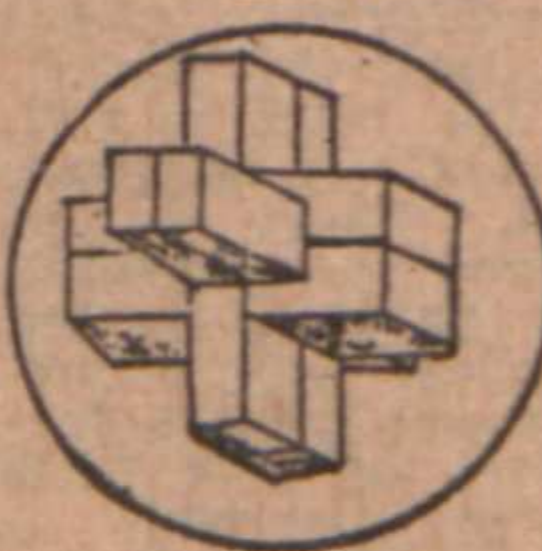
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You place five cards in a hat. Remove one of them and then ask your audience how many remain. Upon examination the remaining cards have vanished. A very clever trick. Price 10c, by mail, postpaid, with directions.

C. BEHR, 150 W. 62d St., New York City.

### MIKADO BLOCK PUZZLE.



Imported from Japan. This neat little puzzle consists of six strange cut pieces of white wood, unassembled. The object is to so assemble the blocks as to form a point cross. Price 10c, by mail, postpaid.

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